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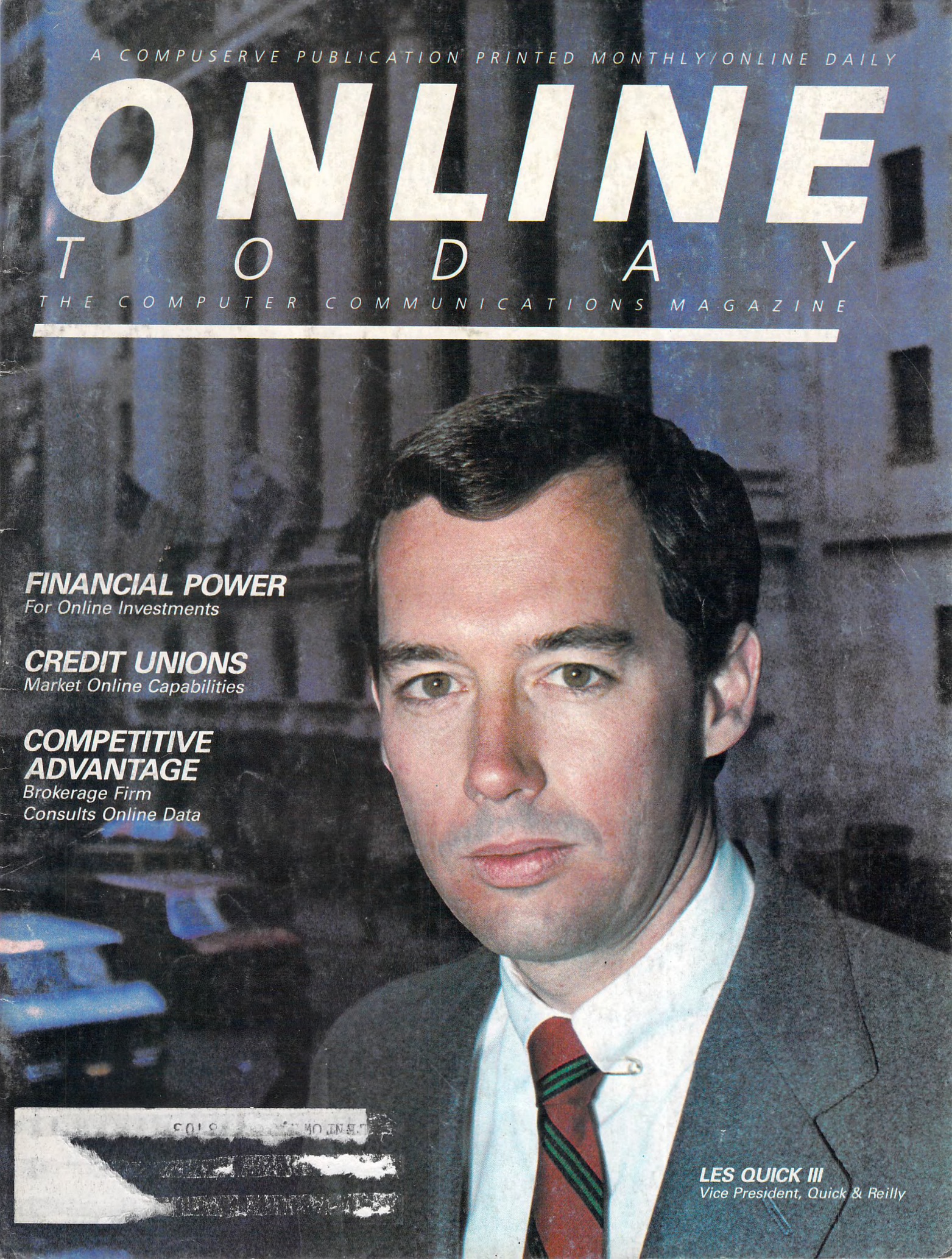
ONLINE TODAY

THE COMPUTER COMMUNICATIONS MAGAZINE



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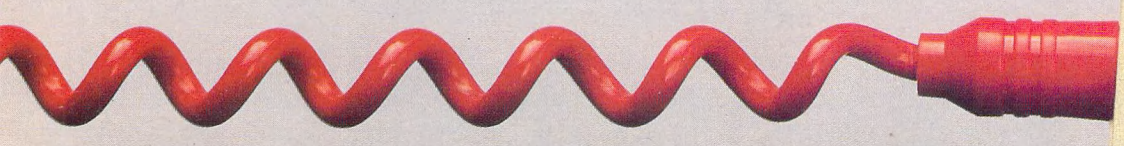

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DEAR READER

Online Today™**, December 1985**
Volume 4 Number 12

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If you are a customer of an online brokerage or banking service, you can make transactions through your personal computer 24 hours a day, outside normal operating hours of financial institutions.

Through online brokerage services offered on CompuServe, it's possible to buy and sell securities, communicate electronically with your broker and access financial information for use in investment decisions. Online banking offers such capabilities as paying bills, daily updates on checks that have cleared, transferring funds from one account to another and sending electronic mail to your bank.

In this month's cover article, writer Julie Elliot analyzes how online services have changed the way we manage finances and make investment decisions. Also, information about trade rebates and additional discounts offered to subscribers of Quick & Reilly's Quick Way online brokerage service is included.

In the business section, read about new capabilities in Tickerscreen, an online brokerage service provided by Max Ule & Co. The service now includes a database of corporate acquisition information called MergerSource.

Robinson Humphrey, an Atlanta-based brokerage firm, researches information through online financial databases offered by CompuServe. A business case study describes how this firm tracks and compiles information on companies for clients.

Credit unions are also venturing in online services. On page 27 read about Companion-At-Home®, a consortium of credit unions nationwide using private videotex services from CompuServe. While providing bank-at-home services for credit union members, the Companion-At-Home system is reducing operating costs for consortium representatives.

* * *

Does the Boss feel threatened by computers? Surprisingly, the ranks of middle management may be the most resistant force to new technology. Read Charles Bowen's view in this month's *Online* column on page 64.

Douglas G. Branstetter
Editor

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ELECTRONIC EDITION

Online Today Electronic Edition provides daily-updated computer and information industry news, coverage of CompuServe services, commentary, computer product reviews and more. To access the *Electronic Edition*, enter GO OLT at any CompuServe prompt. Once inside OLT, simply enter GO and the page number (e.g., GO 90) to navigate the database. Following are a list of key pages in OLT to help you directly access the information you want without menus:

DAILY HEADLINES

GO OLT **A GO-page directory** *of the day's top computer industry news and a summary of key OLT page numbers.*

DAILY NEWS

OLT-160 **The Monitor Daily News** *main menu. Lists all Monitor news departments.*

OLT-90 **Today's computer and information industry news.** *Updated at least three times daily, seven days a week, including holidays.*

OLT-20 **The current week's Monitor news,** *displayed on a five-day plus weekend menu.*

OLT-130 **Behind the Screens**SM *column of computer and information industry news, rumor and gossip. Updated daily.*

COMPUSERVE UPDATE

OLT-50 **CompServe Update main menu.** *Lists all CompuServe news departments.*

OLT-70 **What's News on CompuServe.** *A list of the current week's new products and services on CompuServe. For a month backlog of What's New columns, enter GO NEW and choose "Previous Weeks" from the menu.*

OLT-80 **CompuServe Community News.** *CompuServe's daily updated "local news" of people and events on the Information Service.*

OLT-120 **Forum Conference Schedules.** *A complete listing of all forum (special interest group) live conference activity. The list includes dates and times of special event conferences as well as regularly scheduled live conferences.*

COMMENTARY

OLT-130 **Behind the Screens**SM. *A column of computer and information industry news, rumor and gossip. Updated daily.*

OLT-140 **Beginner's Corner column for new CompuServe Users.** *The columns contain instructions and helpful hints on how to get the most for your connect time dollar.*

OLT-3500 **Online With Charles Bowen.** *A column of insights into online computing, written by the co-author of* How to Get the Most Out of CompuServe.

OLT-1000 **Computer Events Calendar.** *A comprehensive weekly listing of major computer and information industry conventions, conferences, seminars and other events. Updated every Sunday.*

OLT-2000 **OLT Special Reports.** *A database of analytical news articles on events of major significance in the computer and information industries.*

OLT-3000 **Computer Legislation Database.** *A complete listing of all federal legislation affecting the computer and information industry and users of its products and services. The database tracks legislation in the House, Senate and President's Desk through passage to Public Law. This database is updated as required by movement or death of a piece of legislation.*

LETTERS TO THE EDITOR

OLT-30 **Letters to the Editor** *main menu. Lists all departments.*

OLT-31 **Send a letter instructions.** *Complete instructions on how to send a letter to the editor via the electronic service.*

OLT-32 **Read letters** *from other OLT readers.*

OLT-33 **Send a letter** *to the editor. You will receive prompts for each step in the process. Important Note: We cannot answer questions regarding the CompuServe Information Service through this service. If you have questions or problems, please use the Feedback service (GO FEEDBACK) or the Online Computer Connection Forum (GO OCC). Also: this service does not have automatic wrap — please enter a carriage return after every 80 characters while composing your letter. Failure to do so will result in truncation of your letter.*

REVIEWS

OLT-200 **Electronic Edition Reviews** *main menu. Lists all departments in the Reviews Section of OLT.*

OLT-220 **Hardware Reviews** *main menu. Six months library of reviews.*

OLT-3070 **Hardware Reviews for December.**

PCMODEM HALF CARD MULTI-SPEED MODEM
Manufacturer
Ven-Tel, Inc.
Computers
IBM PC, PC-XT, PC-AT, PCjr. and true compatibles.
Operating Systems
PC-DOS or MS-DOS to run software included.
Requirements
One disk drive needed for software; printer is optional.
Price
$549; includes Crosstalk-XVI software.

PAPER CATCHER TO SOLVE CONTINUOUS-FORM MESS
Manufacturer
Buddy Products
Printers
80-column version fits Epson MX-80, RX-80 and FX-80; Okidata Microline 82 and Microline 92; Radio Shack DMP 120 and DMP 430; and similar printers; 132-column version fits Epson FX-100, Okidata 83-A and 93, and similar printers.
Printer used for test
Epson MX-80 (with forms tractor).
Prices
$49.95 for 80-column or $59.95 for 132-column.

OLT-230 **Software Reviews** *main menu. Six months library of reviews.*

OLT-3060 **Software Reviews for December.**

MIRACLE SOFTWARE FOR TELECOMMUNICATIONS

Reviews scheduled for the *Electronic Edition* are subject to change without notice.

CONTENTS
ELECTRONIC EDITION

Manufacturer
Micro-Systems Software, Inc.
Computers
IBM PC, PC-XT, PC-AT and compatibles; Data General One.
Operating Systems
PC-DOS or MS-DOS version 2.0 or higher.
Requirements
Two double-sided diskette drives or diskette drive and hard disk; color or monochrome monitor; Hayes-compatible modem supporting "AT" attention commands; minimum 256K RAM (384K recommended for dual communications feature); 384K RAM required for Data General One.
Price
$299.00

NUMBER WORKS BUILDS INEXPENSIVE SPREADSHEETS
Manufacturer
Paperback Software International
Computers
IBM PC, XT, PCjr. and close compatibles.
Operating Systems
PC-DOS and MS-DOS version 2.x or higher.
Requirements
Minimum 128K RAM and one double-sided disk drive.
Price
$39.95

P/C PRIVACY FOR FILE ENCRYPTION AND DECRYPTION
Manufacturer
MCTel, Inc.
Computers
Apple Macintosh (including XL) and Lisa 2; Apple II family; IBM PC and compatibles; CP/M-80 machines.
Operating Systems
Apple Macintosh desktop environment; Lisa 2 with Macworks; Apple DOS 3.3; MS-DOS or PC-DOS versions 1.0 and higher; CP/M-80.
Requirements
One disk drive; modem and appropriate telecommunications software.
Prices
$95 for Apple and Macintosh; $140 for PC-DOS, MS-DOS and CP/M-80.

KAMAS 1.2 OUTLINE PROCESSOR FOR CP/M
Manufacturer
KAMASOFT, Inc.
Computers
Most Z-80 based CP/M systems.
Operating System
CP/M 2.2 or later.
Requirements
64K RAM with at least 48K TPA; 80 x 24 screen with direct cursor addressing; at least 200K total disk storage and 126K storage per drive (not available in hard-sectored formats); printer is recommended.
Price
$147.00; optional utility disks available.

GRAFTALK 3.27 PROVIDES POWERFUL BUSINESS GRAPHICS
Manufacturer
Redding Group, Inc.
Computers
IBM PC, PC-XT and compatibles.
Operating Systems
PC-DOS or MS-DOS versions 2.0 and higher.
Requirements
One disk drive; IBM or compatible color/graphics, Tecmar or Plantronics adapters; any attachable graphics-output peripheral; minimum 128K RAM.
Price
$450

GEM DESKTOP ATTEMPTS TO SIMPLIFY COMPUTER USE
Manufacturer
Digital Research, Inc.
Computers
IBM PC family and 100% compatibles.
Operating Systems
PC-DOS or MS-DOS 2.0 or higher.
Requirements
Two double-sided floppy drives or one floppy and a hard disk; must have IBM Color Graphics Adapter, IBM Enhanced Color Graphics Adapter, Hercules Graphics Card or compatible graphic display capability; Minimum 256K RAM for DOS 2.x or 320K for DOS 3.x; mouse, graphics tablet or compatible input device is optional.
Price
$49.00

INTUIT IS INEXPENSIVE INTEGRATED SOFTWARE
Manufacturer
Noumenon Corp.
Computers
IBM PC, XT or close compatibles.
Operating Systems
Includes its own proprietary operating system.
Requirements
Two floppy drives or one floppy and one hard disk recommended; minimum 256K RAM; parallel or serial printer.
Prices
$89.95 for basic system; $20.00 additional for Personal & Professional Bookkeeping system; $10.00 for replacement boot diskette.

LESSON EDITOR III MAKES LESSON PLANS AND EDUCATIONAL AIDS
Manufacturer
Comfortable Software
Computers
IBM PC, PC-XT and compatibles.
Operating Systems
PC-DOS and MS-DOS 2.0 or higher.
Requirements
One single-sided double-density disk drive; monochrome or color monitor; BASIC or BASICA.
Price
$89; site license available for $1500.

The Consultant Is A Powerful Database
Manufacturer
Batteries Included
Computers
Commodore 64, CBM 8032, CBM 4032, PET 2001.
Requirements
One disk drive (any Commodore drive); printer is optional.
Price
$99.95

OLT-240 **Book Reviews** *main menu. Six-month library of reviews.*

OLT-3080 **Book Reviews for December.**

Integrated Desk-Top Environments: Symphony, Framework, VisiOn and Desq
Edited by Patricia B. Seybold
Byte/McGraw-Hill
CompuKids: A Parent's Guide to Computers and Learning
By Felicia Antonelli Holton
Plume

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ELECTRONIC EDITION

How to Repair and Maintain Your Apple Computer
By Gene B. Williams
Chilton Book Co.

Microsoft BASIC Programming for the Mac
By Sharon Aker
Scott, Foresman and Co.

Hands-On Guide to PC and MS-DOS
By Alan Hoenig
Little, Brown and Co.

OLT-250 **New Product Announcements** *main menu. Six month library. New Product Announcements.*

OLT-3090 **New Product Announcements for December.**

ADVERTISERS

EBB-11 **Instructions** *on use of the Electronic Bounce Back reader service system.*

EBB-160 **Online Today Display ads** *main menu for past three months.*

EBB-70 **Ad descriptions** *and EBB response system for December.*

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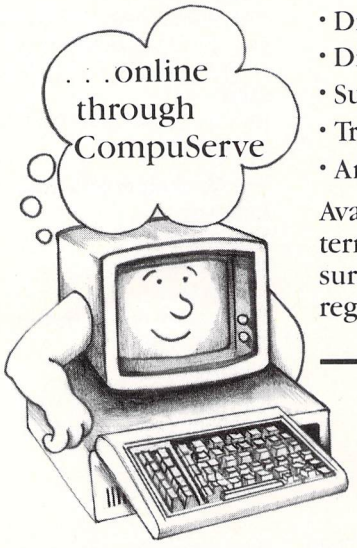

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LETTERS

Computer Price Cutting

I just read the Monitor article (Electronic Edition) about price cutting for the Christmas season. Although the article was well-written, it was marred by the reference that a product's making the cover of BYTE® magazine is the equivalent of winning the industry's medal of honor.

A product making BYTE's cover has no more significance than any other product. Virtually all major products that have made an impact on the microcomputer market have made the cover of BYTE.

The editors of BYTE are looking to sell magazines, not to issue awards. Despite what magazine editors may think, BYTE is not the watchdog of the industry.

I would appreciate it if editorial comments such as this one are first substantiated and then placed on an editorial page.

John Buono
Indianapolis, Ind.

Reviews of BBS Software

It seems to me that most readers of your magazine are well-versed in telecommunications. However, I think you may be missing one important sector of telecommunications in your reviews and articles: the local Bulletin Board Service.

The local BBS provides the modem user with an easy, inexpensive way of communicating with fellow computer users. Still, I have yet to see a review of BBS software in any of the popular print computer magazines.

I realize that the BBS market is somewhat limited, but so is the market for personality analyzers, and those seem to get reviewed. I think you would do modem users a service by reviewing the available BBS programs.

Paul Riedlinger
Waterloo, Ontario, Canada

Graphics on the Commodore-64

I have a comment on your "Answers From Customer Service" column (October 1985). Your response to the question about Commodore-64 support for the high-resolution graphics pictures on CompuServe is not completely true.

CBTERM, a program written by CBIG forum administrator Chris Dunn, is for a Commodore-64 40/80 col. terminal and is very good at displaying high-resolution graphics on CompuServe.

Your response to the question should have been that while CompuServe's VIDTEX program for the Commodore-64 does not support high-resolution graphics, CBTERM is available. CompuServe subscribers who want a copy of CBTERM for the Commodore-64 should type GO CBIG at any prompt on the CompuServe Information Service and enter the data libraries to download terminal programs such as CBTERM.

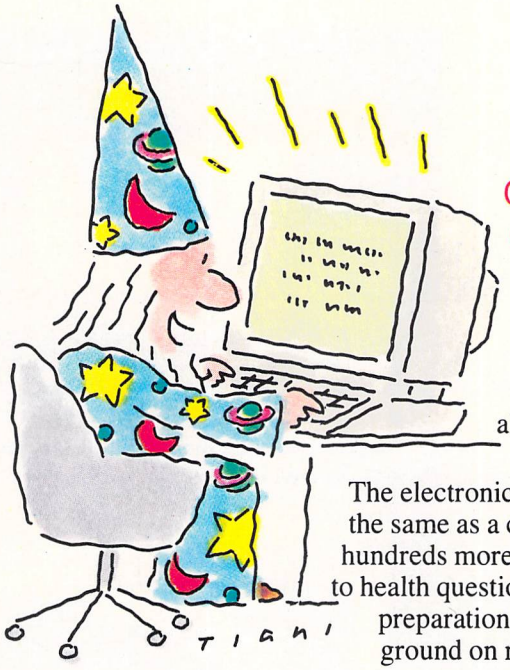
Kevin P. Brott
Bossier City, La.

Listings in Highlights

I think you should publish in your Highlights section information about any CompuServe Information Service databases carrying a surcharge. It's misleading not to even mention when there is a surcharge.

Bob Karis
San Francisco, Calif.

Encyclopedia Electronica!



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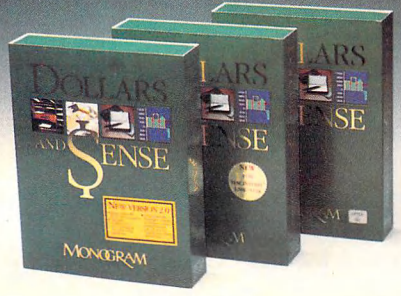
Midnight Madness at the Mall December 6-8	from 12 midnight to 12 midnight
More Midnight Madness December 13-15	from 12 midnight to 12 midnight

The Growers Store. A gift pack of sun-dried California fruits. $15.85

Computer Express suggests "Dollars and Sense" software for Apple II + ($65), IBM ($113.37) and Mac ($97.47)



Topgar Tobacco. A handsome walnut cigar humidor and 25 H. Upmann Corona Major Cigars. Humidor, $30. Cigars, $37.97

Record World. "Billy Joel's Greatest Hits" compact disk set at $22.99 or "Leonard Bernstein Conducts West Side Story," 2 disk set for $23.99. And **CompuGame** suggests "Ultima IV—Quest of the Avatar" software for teens. $45.00

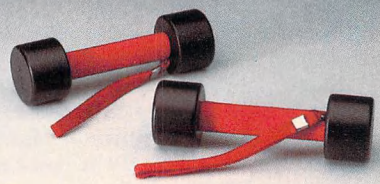
Waldenbooks. Books for children, like "The Book of Christmas." $21.95

Milkins Jewelers. An 18k gold Lady President Rolex watch. Reg. $6,450. Mall price, $4,837

Barracuda Sports Products. Swim goggles for adults ($27) and children ($20)

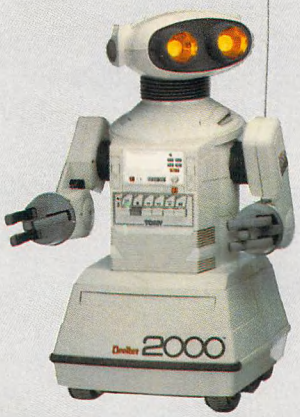
Apparel Concepts for Men. An elegant 100% cashmere Chesterfield Topcoat. Reg. $450. Mall price, $295

Carolina Health and Fitness. A set of 1, 2, and 3 lb. hand weights for joggers. $22.75



Heath Co. Hero Jr.™ A talking, walking personal robot kit. $399.95

American Express. High-tech gifts, like The Omnibot 2000™ Robot. $499



Milkins Jewelers. A ladies 14k yellow gold, 1/2 carat diamond pendant. Reg. $1350. Mall price $750

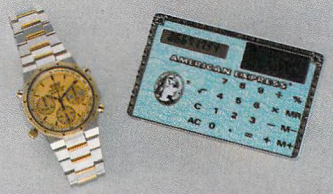
Simon David. State of Texas Gourmet Gift Basket. $44.95

International Fur Wholesalers Blue Fox Jacket. Mall price, $299

Cosmic Concepts. A telescope. Selsi 60mm Zoom 20 x 60 Astronomical Refractor. $132.60

Marymac Industries. A Tandy 1000 personal computer with VM2 monochrome monitor. Reg. $1148.95. Mall price, $837.45

Berry Scuba. The Seiko Quartz Chronograph underwater watch. Sale priced at $220
American Express. The American Express® Card Solar calculator. $25



Florida Fruit Shippers. A full half-bushel of citrus in a natural cyprus crate. All fruit, $37.95. Deluxe (shown), $42.95

Electronics Mart. The Seiko T102 pocket color TV. $299

Apparel Concepts for Men. A luxurious 100% cashmere sweater. Reg. $160 Mall price, $120

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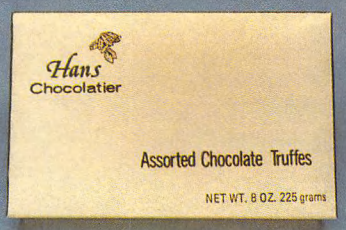
International Fur Wholesalers. A full-length pastel or ranch mink. Mall price, $2,499

Simon David. Gourmet delicacies, like a box of Hans Chocolatier's assorted chocolate truffles. Just $13.50



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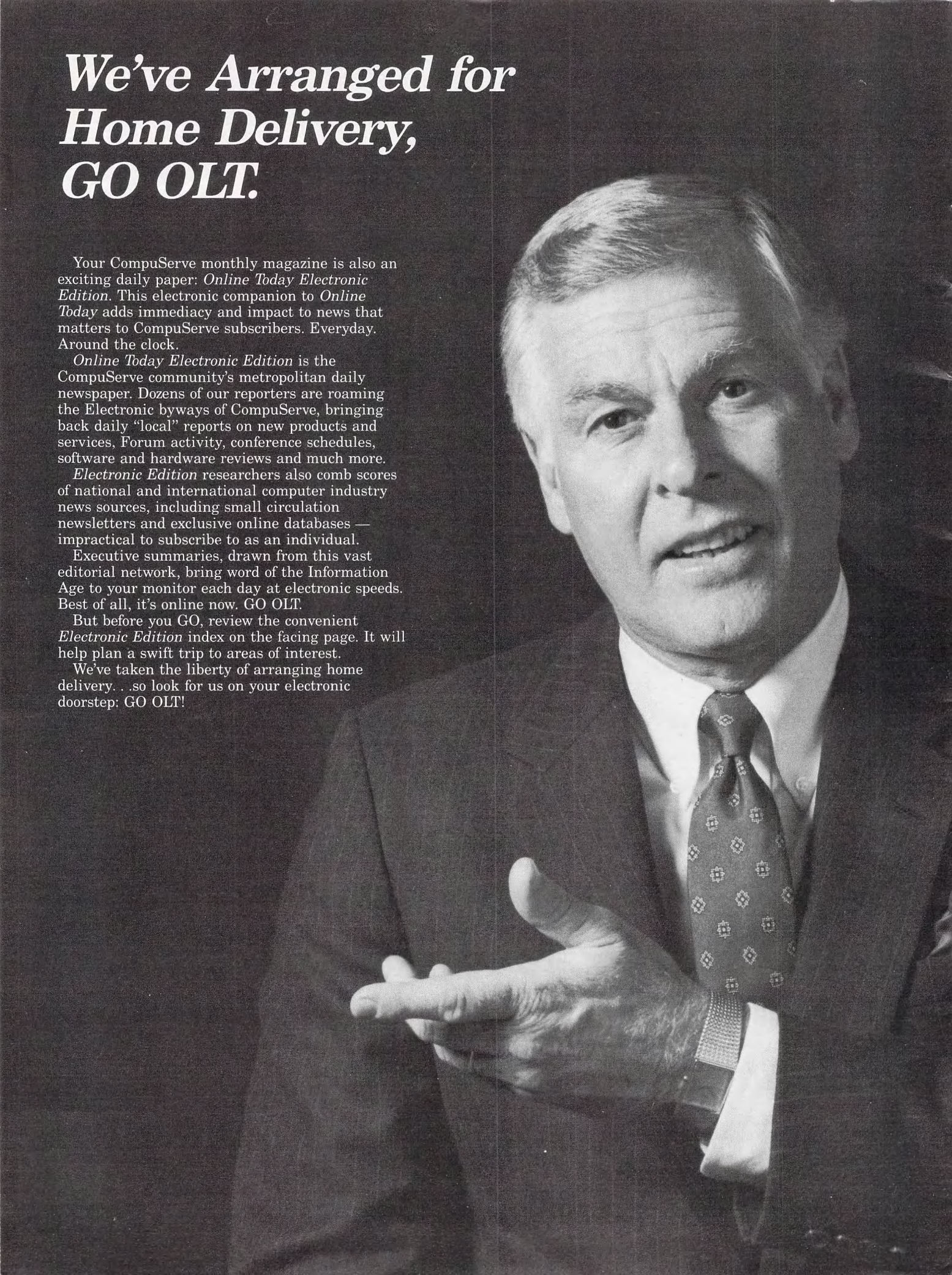

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ELECTRONIC EDITION

Online Today Electronic Edition is a daily supplement to *Online Today*, the computer communications magazine published by CompuServe.

LOCAL NEWS CompuServe Community News and Forum conference schedules, along with the latest in online offerings in Update.
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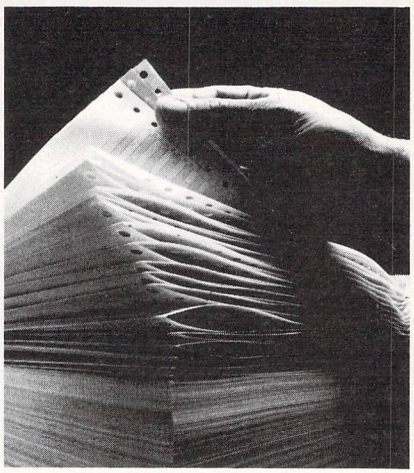
GO OLT-200

SHOPPERS GUIDE Ad synopsis from every advertiser in the print edition of *Online Today* along with a chance to respond via electronic Feedback.
GO EBB-1

LETTERS Write to our editors, staff writers, columnists, or in response to other readers. Submit a letter to "Gift of Time".
GO OLT-30

For a more complete index, turn to pages 4 and 5 of this issue.



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Assorted Bits

Communications Workers of America President Morton Bahr says his union will try to organize workers at IBM and two associate firms, Rolm Corp. and MCI Communications. According to the Associated Press, the CWA plans to offer "associate" union memberships to workers at the three companies, under which the CWA would provide limited services and benefits to workers who would not be full union members and would not pay full dues.

Police have arrested seven youths in the South Plainfield, N.J., area on charges they used their home computers to exchange stolen credit card numbers, swap information on how to make free long distance phone calls and to call coded phone numbers at the Pentagon. Middlesex County Prosecutor Alan Rockoff also said the seven, all under the age of 18, had codes that would cause communications satellites to "change position," possibly interrupting intercontinental communications. An AT&T spokesman, however, disputed that claim. The arrest of the seven represented the first major prosecution under a four-month-old state computer crime law in New Jersey.

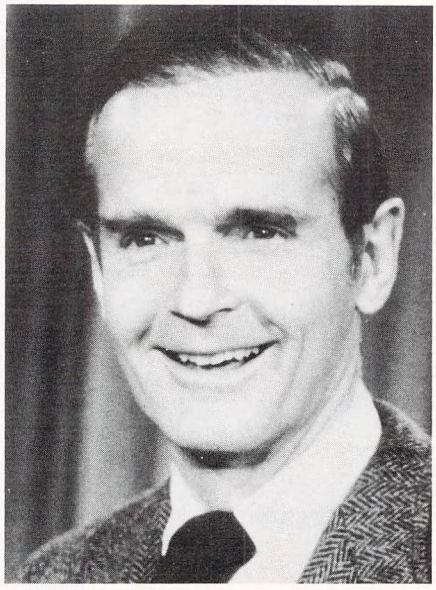
Wes Kussmaul, founder of the Delphi Information Service in Cambridge, Mass., has stepped down as president and chief operating officer of General Videotex Corp., Delphi's parent company, to become a salesman for GVC, a company he still owns.

Taking his place as president is Daniel Bruns, former executive vice president of Delphi. A spokesman for Delphi says Kussmaul "felt he was getting bogged down in the day-to-day operations." Delphi, with only 22 employees, is one of the smaller players in the information service business.

Apple Computer has suspended all sales to South Africa because of that country's apartheid policy. Apple's European regional office has informed Base 2 Ltd., its South African distributor, that the company will no longer sell Apple personal computers or peripheral equipment in South Africa. However, Apple will continue to supply spare parts.

The U.S. Philips Corp. has filed a patent infringement suit in a federal district court in California against Advanced Micro Devices Inc. According to *The New York Times*, the suit charges the Sunnyvale chip maker with infringing three patents for the local oxidation of silicon, a process used in the manufacture of semiconductors.

Sen. Proxmire and The Great Soviet Computer Screw-up



The Russians are in trouble — big trouble. The reason? Their computer technology is lagging far behind that of the United States.

In a recent speech before his U.S. Senate colleagues, Sen. William Proxmire (D-Wis.) enumerated the many problems the Soviets face. "The efficiency of economic production today depends much more on rapid fire gathering, organizing, directing and communicating information than ever before," said Proxmire, who added that because of the Soviet inadequacies in computer technology, they are in "big economic and military trouble."

Proxmire's comments were inspired by an article in *Fortune* titled "The Great Soviet Computer Screw-Up" by Daniel Seligman. Writes Seligman, "Soviet industry is in big trouble with computers. Its hardware isn't modern. Breakdowns occur endlessly. The telecommunications are terrible. And Soviet managers have lots of sneaky reasons for not wanting effective information systems."

He continues, "At the enterprise level, the Russians have generally failed to exploit the fantastic efficiencies made possible by the new electronic technology, and this failure is a major reason for expecting the gap between the Soviet and Western economies to keep widening."

Proxmire informed the Senate that since 1976, 100 percent of all U.S. industrial plants employing 500 or more have mainframe computers. "That is nearly a full decade of U.S. industrial total computerization. Today less than one-third of Soviet plants of similar size have mainframes," the senator explained.

He pointed out that not only will this cause the Soviets to lag behind U.S. industry, but also to lag behind in military development and efficiency. "Military strength depends on economic as well as technological and military training capability," said Proxmire, who reasoned that both the Russian economy and military forces were immeasurably weakened from their lack of technological expertise.

Indeed, Proxmire's reasoning may be accurate. For instance, the Defense Department reported to Congress last spring that the Soviet Union trails this country in 15 out of the 20 prime military technologies and are superior to the United States in none.

"The Russians are not 10 feet tall," concluded Proxmire. "We can stop the arms race, stop it now and in the process both save hundreds of billions of dollars of military spending and provide greater military stability and security."

— Cathryn Conroy

The Federal Communications Commission has tentatively ruled that cable companies should be allowed into the data transmission business. The specific ruling preempted the Nebraska Public Service Commission, saying that the state couldn't block a cable television company from selling space on its wires to those who want to distribute data. Cox Cable Communications had asked the commission to rule that its Commline subsidiary was free to offer high-speed data transmissions, including electronic mail, video teleconferencing and high-speed facsimile.

PCs Limited, an Austin, Texas, mail order company, has introduced a $795 PC-compatible computer that it claims is the lowest priced IBM work-alike currently on the market. The PCs Limited Turbo PC features 640K of random-access memory, one 360KB floppy-disk drive, a PC-compatible keyboard and a 135-watt power supply. The system uses a 16-bit 8088-2 with switchable clock speeds of 4.77 MHz or 6.66 MHz.

— John Edwards

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Computers On the Hill

Making Congress more computer literate is no easy task. Although quite a few of our elected officials in the Capitol are comfortable and knowledgeable about computers, just as many are fearful of them.

Others just like to hang onto the old and familiar. For instance, during a morning power failure last summer that blacked out all of Capitol Hill for several hours, Sen. Paul Simon, a former journalist who refused to give up his manual typewriter for a word processor, pointed out to anyone who would listen that he undoubtedly had the only functioning machine on the Hill.

But helping congressmen come to terms with the new technology is the sole job of Robert Lee Chartrand. Employed by the Congressional Research Service, Chartrand assists Capitol Hill officials with the fine points of information policy and the applications of various information technologies, including computers, telecommunications, microform systems, and audio and video devices.

Chartrand says his job is to find ways that Congress can use these new "wizard machines," as he calls computers. In addition to using the Senate and House computer centers for mailing and labeling, congressmen can access Scorpio, the Library of Congress' system that keeps track of major legislation and issues.

But the congressmen call on Chartrand for other kinds of support as well. "We find that requests from a member or staff person take three different forms," he recently told *Government Computer News*. One is simply that members encounter some reference in the public media to a given topic that involves information technology, such as computer crime, and they want additional information.

Second, a committee or subcommittee may be examining a certain issue, such as the improvement of the educational system in the United States, and need information on how a certain facet of that issue involves the use of computers.

Finally, individual members may ask Chartrand's office to prepare a background paper that will assist them in preparing for hearings or seminars.

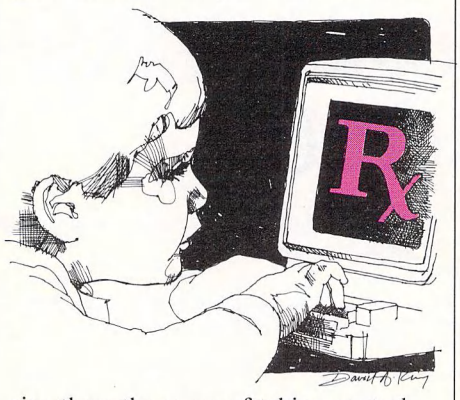
For the future, Chartrand sees the development of local area networks on the Hill to aid in telecommunications. Already many of the Congressmen are accessing commercial databases, which Chartrand says "greatly expand the information resources available to the Congress."

— Cathryn Conroy

Video Games Fight Cancer?

Dr. Stuart Berger, author of the best-selling *Dr. Berger's Immune Power Diet*, thinks that video games can be an effective tool in controlling cancer.

"Based on studies around the country, it has been shown that, especially with young cancer victims, if you put them behind video game machines that



give them the sense of taking control, the five-year survival rate gets much higher," he says.

Berger feels the games help patients get control over their disease. "It's not as simple as mind over matter," says Berger. "However, the mind plays a very important part, both in the evolution of the disease and in beating it."

— John Edwards

Representatives Contemplate Computer Crime

It has long been noted by political experts that our U.S. senators and representatives are often influenced by the news media. Such is the case with computer crime. As bizarre stories of young computer criminals make headlines, more and more congressmen react by giving speeches and introducing legislation to combat the problem.

Rep. Mario Biaggi (D-N.Y.) is concerned that computer education courses in our nation's junior high and high schools are contributing to criminal misuse of computers.

He cited a quote in *The New York Daily News* by the superintendent of schools for South Plainfield, N.J., who said the system's goal was to have all students literate in computers in 1986. Said Biaggi, "In a classic understatement he noted, 'Apparently we have been doing our job too well.' "

Biaggi, who is a senior member of the House Education and Labor Committee, said he wants schools to advise students of the penalties involved in tapping into government or financial institution computers.

"If we are going to educate new and future computer wizards, let us not do so at the expense of jeopardizing our own national security," he declared.

Biaggi's colleague, Rep. William Nelson (D-Fla.) believes that teen-age computer crime is "only the tip of the iceberg."

Nelson urged that his computer crime bill, The National Computer Systems Protection Act of 1985 (H.R. 930), be considered as a means of protecting our nation's computers. Nelson's bill provides specific penalties for those who criminally intrude into computer systems that operate in interstate commerce or are operated by a financial institution.

For more information on federal computer legislation, see the electronic edition of *Online Today* (GO OLT-3000).

— Cathryn Conroy

Big Memory

Need more memory in your Mac? Beck-Tech of Berkeley, Calif., can put a full megabyte of random-access memory into your Apple Macintosh computer.

The firm charges $849 to convert a 128K Mac into a 1,024K machine. Or, if you would prefer to do it yourself, the company will sell you a conversion kit for $649. A 512K Mac can be upgraded for $549; $399 in kit form.

Details are available from Beck-Tech, Claremont Hotel, 41 Tunnel Road, Berkeley, CA 94705; 415/548-4054.

— John Edwards

Center to Study Technology Management

A five-year, $355,000 grant from the National Science Foundation will enable Lehigh University in Bethlehem, Pa., to establish a Center for Innovation Management Studies.

According to Dr. Alden S. Bean, the center's director, CIMS's primary goal "will be to enhance technology's contribution to productivity by improving the techniques by which new technology is brought into use by the nation's industrial community."

The center's research activities will include workshops, programs on technology management, academic and industrial executive conferences, and a computer-based bibliography of literature on technological innovation and its management.

Bean says that CIMS is currently planning a wide range of ongoing investigations. One project will investigate the success and failure of high-tech innovations in such fields as telecommunications, materials sciences, biotechnology, and computer-aided design and manufacturing. Another study will seek to define the competitive and market conditions under which an emphasis on technological innovation is a prudent business strategy.

In addition to the NSF funding, CIMS will also receive support from corporate sponsors. The companies will pay a $10,000 annual fee that will be used to support research projects in which the companies participate directly. Sponsoring companies include Digital Equipment Corp., GTE Laboratories Inc., Goodyear Tire and Rubber Co., and Whirlpool Corp.

— John Edwards

Accessing the Securities and Exchange Commission

With SEC Online, Wall Street types have instant access to corporate reports filed with the U.S. Securities and Exchange Commission.

According to an SEC Online spokesperson, the service is designed to meet the needs of banks, universities, law libraries, and brokerage, accounting, insurance, management consulting and other firms. The database contains unabstracted, unedited and unaltered copies of corporate 10Ks, 10Qs, annual reports and proxies. The system can be used to research investment opportunities, obtain credit information, compare auditing procedures, assist in market planning and as a general research tool.

As the system expands, notes the spokesperson, SEC Online will also include company press releases, research reports and "other salient corporate communications."

The service charges a $40 sign-up fee and $57 per hour (prime time) and $46 per hour (non-prime time) connect fees. More information is available from SEC Online Inc., 200 E. 23rd St., New York, NY 10010; 212/686-2650.

— John Edwards

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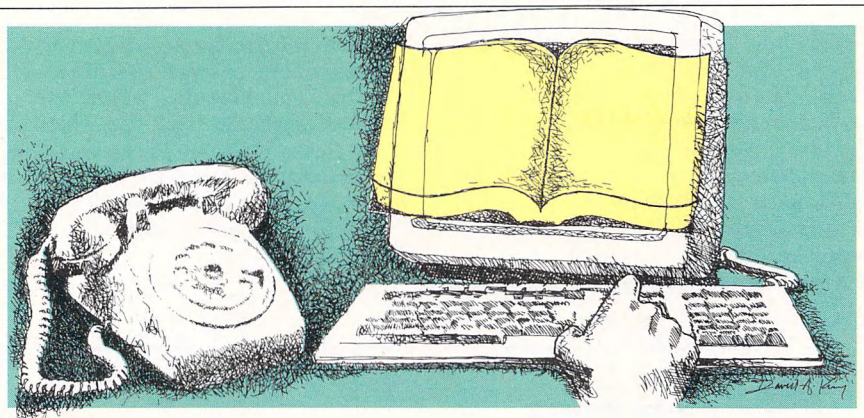

The French Let Their Fingers Do the Talking

Letting your fingers do the walking has taken on new meaning in France, where 23 million telephone listings have been placed online in the French Electronic Directory.

Using a Minitel or other videotex terminal, anyone in France now has access to all telephone numbers in the nation.

Noting the historical significance, M. Mexandeau, French minister of posts and telecommunications, said, "For the first time, an entire nation's telephone numbers have become accessible directly to every telephone customer in France through a simple electronic device."

The French Electronic Directory is purported to be more than a mere electronic version of a printed telephone book. Features included are correction of misspelled names that can be entered by users; listings of all numbers at a certain street address or on a particular street; and listings of office numbers according to the professional category of the office. For instance, by entering "mal de coeur," a user would receive a listing of heart specialists in the area.

And, like any electronic publication, the listings are always current. When a number is changed, disconnected or a new number is added, it is immediately reflected in the directory with updates being entered every 24 hours. Keeping this mammoth system up-to-date involves no less than 50,000 separate updating operations each day.

Each subscriber is listed in the directory six times by name, by common alternate spellings of the name, by address and by other appropriate categories. In addition, a full Yellow Pages advertising service is also offered online.

— Cathryn Conroy

Room or Ruin?

Remember your college days? Remember your dorm roommate? You know, the one who left Twinkie crumbs all over your bedspread, sold your prized stereo system to a pawn shop and played the trumpet at 3 a.m.?

Well, leave it to the microcomputer to solve yet another of life's vexing little problems. Cambridge Career Products, a Charleston, W.Va., software developer, has introduced a program that it promises will help students select an "ideal" roommate.

According to Kay Holcomb, the company's marketing director, Roommate Matchmaker "takes much of the risk out of finding a roommate." The package, which is being pitched to school administrators, requires students to complete a detailed questionnaire. The form asks one's opinion on such topics a neatness, borrowing, privacy, telephone use, sports, hobbies and so on. After returning the questionnaire, students are placed in the living quarters of their choice with roommates who have compatible lifestyles and living habits.

Holcomb says that schools may select from more than 100 questions provided with the package or develop their own. "It's a very flexible system, adaptable to an entire range of colleges and boarding schools," she says. "It not only helps students, but also helps the schools by eliminating the difficulties that arise from conflicting roommates."

Roommate Matchmaker is priced at $295 and runs on the IBM Personal Computer and most compatibles. Further details are available from Cambridge Career Products, 723 Kanawha Blvd. East, Charleston, WV 25301; 800/468-4227.

— John Edwards

Silicon Island

When you think of U.S. high-tech centers, Silicon Valley immediately springs to mind. So do the suburbs of Boston and Atlanta. One area that isn't usually associated with high-tech manufacturing is Long Island, N.Y. But that misconception may soon change, if Dan Healy has anything to say about it.

Healy, a managing partner and high-tech specialist in the Long Island accounting firm of Peat, Marwick, Mitchell and Co., believes that Long Island's Nassau and Suffolk counties "have more high-tech business activity than all of Silicon Valley." To bolster his claim, he provides these statistics:

- The Long Island area has 1,964 high-tech firms employing more than 56,000 workers.
- Initial stock offerings by high-tech firms in the region outnumbered California offerings by 2 to 1 during 1983 and 1984. Initial stock offerings are often viewed by analysts as an indicator of new activity.
- Twenty-six of the 98 high-tech companies on last year's "Forbes Up & Comers 300" list were located on or near Long Island; 22 were from California.
- Seventeen of the 103 high-tech firms in *Inc.* magazine's listing of the 500 fastest-growing properties were located in the Long Island area. California boasted 22 such companies, but Healy notes that the local number grew from the previous year while California's declined.

So why hasn't the high-tech world heard of Long Island? Healy attributes the locale's anonymity to the lack of an adequate support mechanism. "Long Island doesn't have the networking capabilities of a Silicon Valley," he says. "We don't have a network that can bring high-tech executives together with business associates, investors, venture capitalists, universities, bankers and so on."

Healy also believes that Long Island's proximity to New York City has stunted the region's growth. "With the world's financial capital so close by, it is natural for an executive to seek financing and other professional help in the city," he notes.

"We can change that attitude, but it is going to take a lot of work," Healy says. "Long Island is a force to reckon with."

— John Edwards

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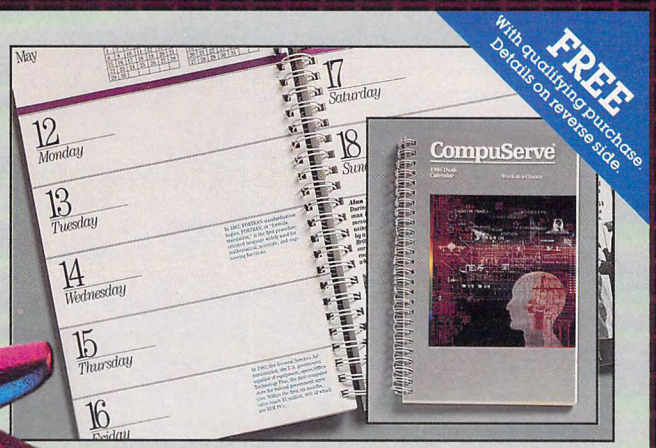

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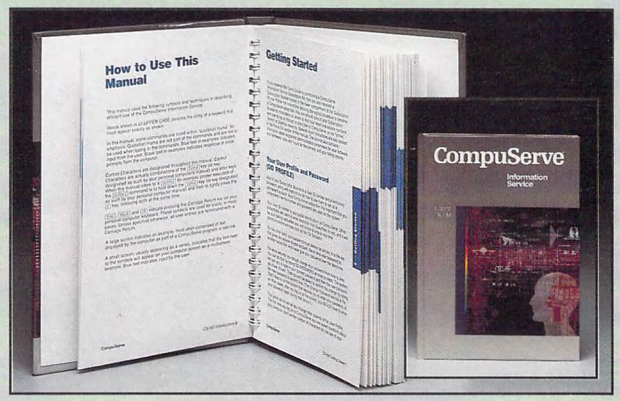

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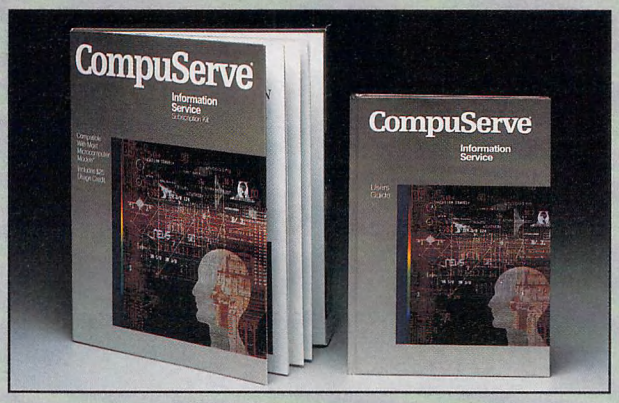

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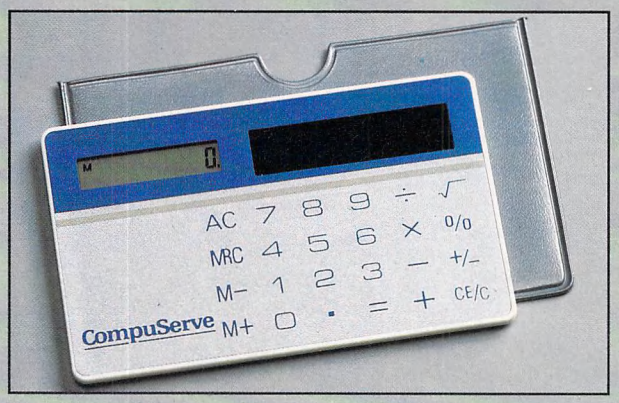

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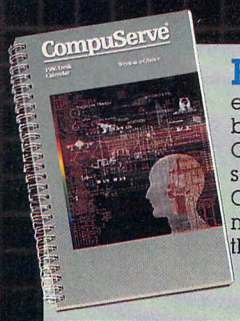

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FINANCIAL POWER

Control Your Finances Through A Personal Computer.

by Julie Elliot

Three years ago, videotex services that allowed you to conduct financial transactions from your personal computer were few and far between. An occasional broker might accept electronic mail instructing him to buy or sell stock for you and banks were beginning to experiment with bank-at-home, but such services were not widely available.

Today, companies like Trade*Plus and VideoFinancial provide a cost-effective means for financial institutions to expand their services to the consumer. These companies license their technology to brokerage houses and banks. For a nominal investment and a relatively short lead time, a financial services company can offer its clients 24-hour accessibility.

Videotex transactions have been available to CompuServe Information Service subscribers since 1982, when Huntington National Bank introduced bank-at-home and Unified Management Corp. presented electronic access to mutual fund accounts.

Brokerage Services

Through CompuServe's brokerage services, you can buy and sell securities, communicate electronically with your broker, and obtain financial information to use in your investment decisions. The 24-hour availability of these services lets you place orders at your — rather than at your broker's — convenience.

What kind of investor would use this sort of service? Don Maruska, vice president of broker services for Trade*Plus, cited three types of customers who use electronic brokerage services.

The first group consists of people who are actively involved in securities markets and have very significant time constraints. One such investor is Quick Way user Michael Vickio, who says, "If I call a broker, I wait until he gets a chance to call me back to place my order. Discount brokers are notorious for being rushed. It might be six or seven hours before they call you back. With Quick Way, I can execute a trade at my convenience." Maruska points out, "People on the West Coast are often on the freeway when the markets open in New York, and it's difficult for them to reach a broker. Quick Way lets them place their orders in the evening or whenever they prefer."

People who want something new to do with their personal computers represent the second group of online investors. A brokerage service helps them justify the cost of their equipment with the enormous value they receive from it. Vickio said, "I've been involved with personal computers since they first came on the market, and Quick Way is one of the best uses I've ever put mine to." Vickio has not phoned in an order since becoming a Quick Way client — all his trades now are entered through his modem.

The online brokerage is also attractive to investment clubs, portfolio managers, and small organizations that need timely market information and accurate record-keeping. Maruska noted, "It's a more efficient solution than having an office and a Quotron machine."

Currently, online brokerage services tend to fall into two categories: those that let you enter trades with your personal computer, and those that don't. Both kinds let you monitor the status of your account, and both include some financial information to assist you in making your trading decisions. Typically, those that allow trades are discount brokers, while those that don't are full-service brokers. William Porter, president of Trade*Plus, explains, "Full-service brokers want to maintain a personal, interactive relationship with the client in order to sell more than just securities. Discount brokers deal exclusively with securities, which tend to have a lower commission rate than the tax shelters and other investments handled by full-service brokers."

Online options

Currently, three different online brokerage options are available to CompuServe customers, with more planned for the near future.

If you have a Liquid Green account with Unified Management, you can use CompuServe to transfer money between mutual funds, invest additional capital and monitor your account balances. As an added bonus, you can obtain insider trading information for most stocks trading on major exchanges.

Tickerscreen™ was the first service on CompuServe to handle buying and selling of such general securities as stocks, bonds and options. Through Tickerscreen, you can enter an order to be filled on a next-day basis by Max Ule & Co, a division of Rosenkrantz, Ehrenkrantz, Lyon and Ross Inc. Other menu selections give recent market index and closing NYSE price information.

Max Ule originally entered the elec-

tronic brokerage business by setting up a bulletin board system on his computer in New York. People who held accounts with him could dial up the bulletin board and enter a memo describing the nature of the trade they wanted to place. The order would then be executed according to the terms specified in the message after a telephone confirmation. Today, Tickerscreen systematically collects the information needed to execute your order, asking you for type of security, company, number of shares, type of order and other vital information. That way, you'll be certain of not overlooking key details when entering your request. Orders placed through CompuServe are executed once per day when the market opens.

Quick Way, CompuServe's newest online brokerage service, represents a cooperative effort by discount brokerage firm Quick & Reilly and Trade*Plus. Quick & Reilly handles the order execution and account management responsibilities, while Trade*Plus provides the order entry and record-keeping interactions with your personal computer.

When Trade*Plus first approached them about an online brokerage, Quick & Reilly took a look at the industry and recognized the value of it to investors. Les Quick III, vice president of Quick & Reilly, says, "With Quick Way, customers aren't wed to our working hours. They can get quotes and place trades whenever they want, from home or from work. It's an easier way for a customer to do business."

Quick Way has proven to be a promising new service for Quick & Reilly's customers. According to Quick, "We've set it up so Quick Way is like having a separate branch office. We're looking for it to grow, as more people see that this is a great way to do business." A significant number of investors have switched their brokerage accounts over to Quick & Reilly in order to have access to Quick Way; a third of the trading volume executed through Quick Way comes from them.

Quick Way customers receive more than just access to placing trades electronically. Portfolio valuation software lets you assess your financial holdings using either up-to-the-minute or 20-minute-delayed stock quotes. Many people check their portfolio on a daily basis, even when they don't intend to place orders immediately.

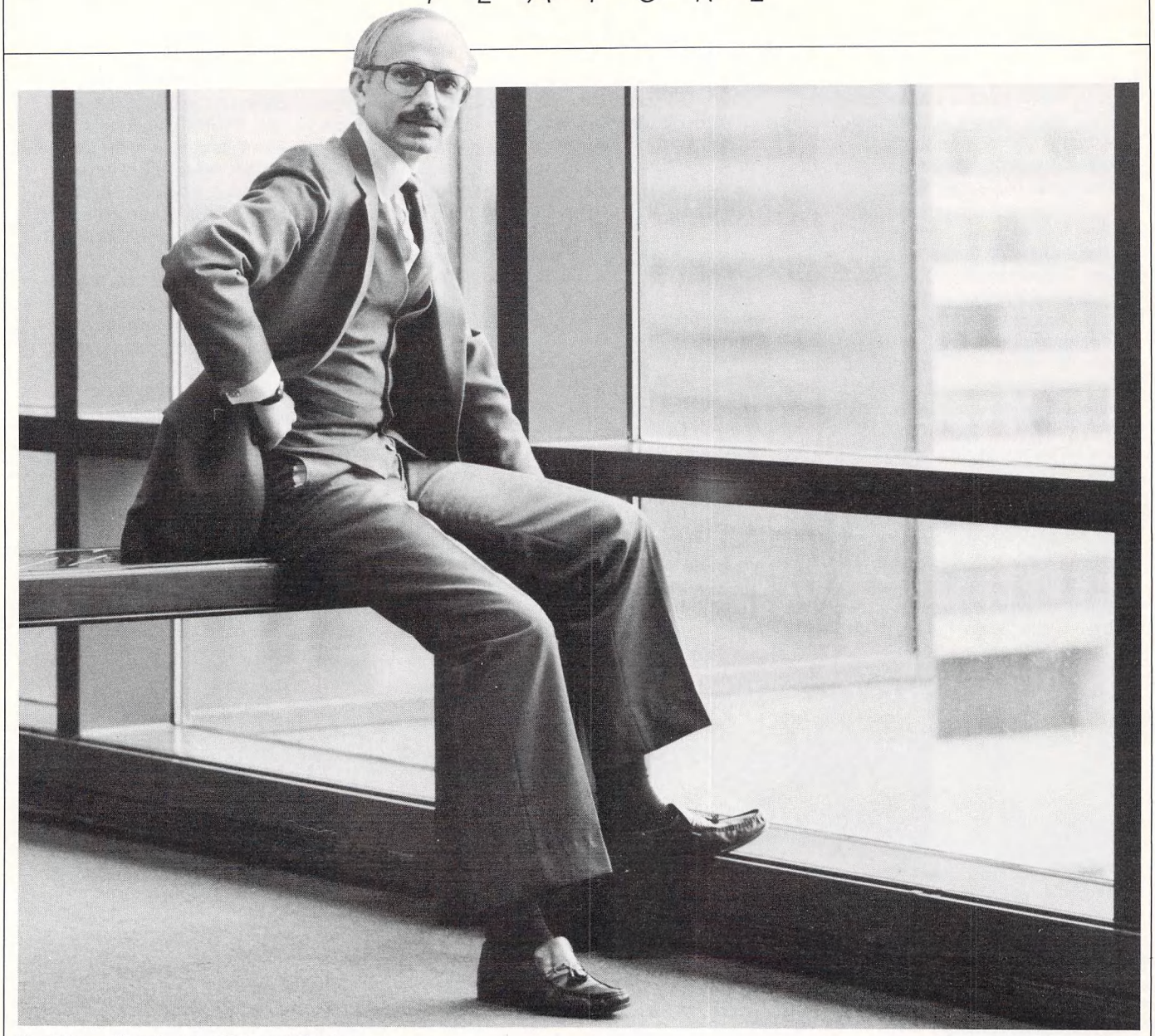
Another unique Trade*Plus feature is the tax accounting. Whenever you buy a stock or other security through Quick Way, it makes a record of the number of shares you bought and the price you paid. Then, when you decide to sell that stock, it records that trade and calculates your capital gain or loss. This information is retained online to help you prepare the investments portion of your income tax return. You also can manually record any trades you have made outside of Quick Way, to maintain complete tax records in one place.

"Trade*Plus isn't just a service for active traders," stresses Porter. "It's for everyone. We have a lot of customers

George Olsen

William Porter, Trade*Plus: "Full-service brokers want to maintain a personal, interactive relationship with the client in order to sell more than just securities."

Don Marushka, Trade*Plus: "Our thrust of the service is to meet the needs of individuals investing in stocks and options. We give our users access to real-time securities quotes."



Greg Miller

Paul Ayres, Huntington National Bank: "We're looking at this as an alternative way to deliver our services to the customers. It's not going to replace the tellers in our branches."

who trade infrequently, but place a high value on being able to monitor their portfolios and use the tax accounting."

Trade*Plus entered the online brokerage business in 1983. The company was formed when Porter, then a subscriber to The Source, was dabbling in the stock market himself. His frustration over the level of videotex financial services available at the time led him to look for a better way. Porter sought to integrate stock quotes, tax accounting and online order entry into a single easy-to-use package. According to Maruska, "Our whole thrust of the service is to meet the needs of individuals investing in stocks and options. We give our users access to real-time securities quotes, just as professionals historically have had."

Home Banking

If you'd like to pay all your monthly bills without using even one postage stamp, or get daily updates on your checks that have cleared, then home banking may be just what you're looking for. Exact services offered can vary from bank to bank, but generally bank-at-home lets you transfer funds from one account to another, pay bills, and send electronic mail to your bank regarding your accounts.

Institutions offering home banking often have many reasons for doing so, but the one common thread is a desire to increase the level of service available to their customers. Paul Ayres, the vice president at Huntington in charge of the service, says, "We're looking at this as an alternate way to deliver our services to the customers. It's not going to replace the tellers in our branches." Jimmy Froneberger, assistant vice president of NCNB National Bank, says, "The folks who own personal computers tend to be our best customers. This provides us another way to serve them better."

William Harris, president of Video-Financial, suggests two additional reasons why banks provide this service. One is image. "It's a strategic issue," says Harris. "The banks want to be on the leading edge of financial services." Another is retention of existing customers, as opposed to attracting new ones. "Banking customers are very mobile, so a bank loses 15 percent of its clients each year because of people relocating. Offer-

ing bank-at-home and participating in national automated teller machine networks provide ways for banks to remain accessible to those good customers even after they move to another city."

A survey conducted by Huntington National Bank revealed that typical customers of their Bancshare service are young, white-collar professionals who tend to live in the suburbs rather than in the city. These people fall into a high income bracket and have more education than the typical bank customer.

In 1982, when many banks were still uncomfortable with the revolutionary concept of pay-by-phone, the Huntington pioneered its Bancshare service on CompuServe. Soon CompuServe was receiving Feedback messages from all over the country asking, "When will you offer bank-at-home with my local bank?" Ayres indicated that people switched banks, becoming Huntington customers, in order to have access to Bancshare. The service allows you to transfer funds between accounts, pay bills electronically, check your outstanding balance, and review those checks that have been posted since your last statement. You can also make payments on your installment loan and check the remaining balance outstanding on it.

NCNB National Bank in Charlotte, N.C., made its debut this fall as the first bank available through CompuServe to use VideoFinancial for implementing its services. Through the end of 1985, you can sign up for NCNB Home Banking at no charge, paying only for the online time spent using it. Beginning January 1, 1986, new users will pay a $25 initiation fee plus a monthly charge for having the service.

An online demonstration lets you explore firsthand the capabilities NCNB is offering through VideoFinancial. You can check how close you are to your credit limit on your charge card, review year-to-date interest accumulated on your savings account, or pay your bills. All services are easy to use.

Will bank-at-home replace the automated teller machine in the same way ATMs have replaced drive-up windows at many banks? Froneberger's quick response: "Not until we find a way to dispense cash through your personal computer!"

PSFS, a bank in the Meritor Financial Group, is also a recent entrant into the home banking arena. Customers of this Philadelphia bank can use the service to pay bills, perform account inquiries, check on installment loans and other functions. Paul Beideman, vice president of banking systems for PSFS, said, "We're doing this to provide an added service for our customers. Along with bank-by-mail and telephone services, we are trying to maximize alternatives for our customers so it can be done as much on their terms as possible."

Currently, only Huntington Bancshare, NCNB Home Banking, and PSFS provide direct access to bank-at-home functions through the CompuServe Information Service. Additional banks, however, are working with VideoFinancial to implement more home banking options on CompuServe.

One of these, Banc One Corp., expects to have its service available to the public by the end of the 1985 fourth quarter. Rod Heasley, assistant vice president, states, "We want to get into home banking early and learn how to do it right. It's good now, and it's going to become a lot better." Banc One Corp. is one of a consortium of seven banks who own VideoFinancial.

With so many capabilities at their fingertips, which bank-at-home services do consumers actually use the most? Ayres said, "The most popular feature on Bancshare is the capability to pay bills electronically. Surprisingly, the second most popular feature is Feedback. We receive many questions regarding status of accounts and service charges."

Making Investment Decisions

Home brokerage and banking services bring you timely service that simply wasn't available to the consumer five years ago. Other CompuServe financial products can give you ready access to the information you need to make those investment decisions.

Before buying stocks, bonds or options, you could evaluate recent trends by obtaining the price history from MicroQuote. Value Line and Disclosure can fill in the basic financial statements that indicate a company's current condition. Executive Service Option subscribers can use MicroQuote's screening to discern which companies meet their investment criteria. Consensus forecasts from I/B/E/S provide an opportunity for you to compare your projections for a given company against those of industry analysts.

The IRS online publications describe the tax laws that impact your finances. Use them to plan how interest on your money market account, finance charges on your credit card and capital gains from well-invested stock could impact your tax situation.

Breaking New Ground

New services like home brokerage and home banking tend to raise a lot of questions as potential customers evaluate such issues as security, benefits and cost. Sometimes people are also cautious about the legal issues that might be involved in using such a service.

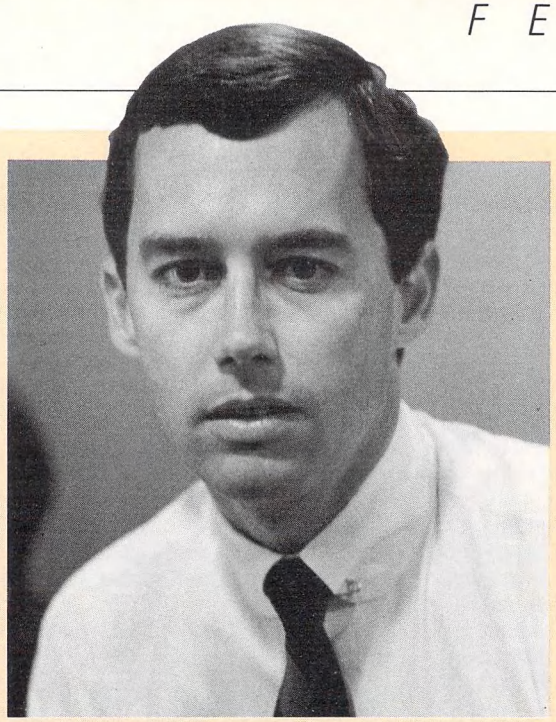
Every CompuServe banking and brokerage service requires you to enter at least an account User ID number to perform transactions. Tickerscreen, Quick

How to Open An Account

Need information on how to open an account with one of the institutions offering online financial transaction services? The following list identifies the page number of the first menu for each. To access one of these, type GO followed by the page number listed below at any prompt on the CompuServe Information Service.

Service	Page
Brokers	
Unified Management Corp.	UMC-1
Tickerscreen	MU-1
Quick Way	QWK-1
Banks	
NCNB Home Banking	NCB-1
Huntington National Bank	HNB-1

As new banks and brokerage firms are added to the growing number available through CompuServe, they will appear on the "Money Matters and Markets" section of the service.



Les Quick III, Quick & Reilly: "With Quick Way, customers aren't wed to our working hours. They can get quotes and place trades whenever they want, from home or from work. It's an easier way for a customer to do business."

Way and NCNB Home Banking also have a password associated with it. Tickerscreen and Quick Way require a second password when you place an order. This way, you can let a friend or family member use your CompuServe account, without letting them have access to your financial services.

Numerous additional security measures are employed by CompuServe and by the institutions that provide the services to ensure privacy and data integrity. For example, if you don't have a margin account with Quick & Reilly, it would be impossible to place a margin order from your Quick Way User ID number.

The cost of using the transaction-oriented services is determined largely by the financial institution with which you are dealing. Typically, there is some sort of monthly subscription fee. Brokerage services charge the same commission for electronically submitted orders as for orders placed through traditional methods. Some home banking services offer a reduction in your CompuServe rates for the duration of your bank-at-home activity.

To sign up for one of these services, contact the bank or brokerage firm directly. In some cases, you can use electronic mail to open an account or obtain an application. Be sure to tell them that you want to access your account through CompuServe.

Legally speaking, placing transactions electronically is really no different than handling them by telephone. You still must open a valid account with the financial institution first.

The Securities & Exchange Commission monitors home brokerage systems like Quick Way and occasionally recommends changes to them. For example, the SEC recommended to Trade*Plus that if a user placed an order based on a 20-minute delayed quote and the stock's price had changed more than a certain percentage between the 20-minute-old quote and the current price, the investor would be warned about it and asked whether he wanted to proceed with the transaction. Since Trade*Plus offers both delayed quotes and instant prices, this change was an easy one for them to install. Overall, the SEC takes a positive view of the impact of videotex on the financial industry, because it makes the stock market much more accessible to the individual investor.

Future Outlook

Quick is looking ahead to project how Quick Way will grow as the number of users grows. Quick says, "Currently, when an order is placed through Quick Way, it is printed in our New York office and someone sends it over to the exchange, just as if it had been phoned in. Eventually, we'll arrrange for the order to go directly to the exchange without that intermediate step. Another long-term plan is for customers to obtain full account information from our internal accounting records on their screens." For now, these developments are still long-term. As the number of investors placing orders through computers grows, the capabilities available to them will grow as well.

The areas of home banking and home brokerage are still in their infancy. Porter said, "Trade*Plus is where automated teller machines were in the early 1970s. The early adopters are adopting it, while the general public is still largely unaware of or afraid of it. The people who do use it are very happy with it." Since these services require the client to use a computer terminal or personal computer to access them, growth of the home financial industry will follow the growth of the personal computer industry.

Since these services have been around since 1982, the technology has been fairly well refined according to customer feedback. Some minor changes may yet evolve in the services offered, but the next step is for the financial community to start supporting them on a wide scale. Harris projects, "In five years, bank-at-home will be as widespread as the use of ATMs today."

Julie Elliot is a free-lance business/financial writer from Sunnyvale, Calif. Her CompuServe User ID number is 70003,1402.

Quick Way Offers Trade Rebates

Quick & Reilly is offering subscribers trade rebates and additional discounts if they trade through Quick Way, an online brokerage service accessible through CompuServe and Trade*Plus.

Customers will receive a $15 rebate if they complete their first trade through Quick Way by Dec. 31, 1985. Also, both new and existing Quick Way subscribers will receive $1 off Quick & Reilly's regular, discounted commission on any subsequent trades. The $1 off is to cover the connect time cost associated with making a trade online so that online trading is not more expensive than contacting a broker by telephone. With the $1 off, a user is getting from two to six minutes worth of connect time free in Quick Way, depending on baud rate and time of day, according to Scott Clyde, CompuServe financial product manager.

Small investors can also save money by using Quick Way. By signing up before Dec. 31, investors avoid paying the usual $49.95 sign-up fee. This makes it cost-effective for the average investor, who may trade only once or twice a year, to get the trading edge and record-keeping convenience of a Quick Way account.

CompuServe's Financial Products

Help Robinson Humphrey Stay Competitive

With the variety of financial information at their fingertips, compiling data takes much less time and is more convenient to access for employees at The Robinson Humphrey Co., an Atlanta-based brokerage firm and a subsidiary of American Express Inc.

"We use CompuServe financial products for everything from proposals to presentations to establishing relationships with companies and actually analyzing specific situations," says Michael Jacobs, assistant vice president of corporate finance. "Because of the graphics capability — being able to generate charts and so forth — it is very convenient to produce a lot of information that can go into a presentation or an analysis quickly.

"It's good information that would be impossible to compile on a quick basis through other available sources like *The Wall Street Journal*, annual reports, or whatever. It would take forever to try to replicate that information by using a graphics package on a personal computer."

Since the initial adoption of financial services by Jacobs' corporate finance group, use of the databases has spread to the company's financial services research department. John B. Moore Jr., first vice president of financial services research, points out that before the research department had access to CompuServe, a lot of work was simply not done.

"Our department is charged with researching companies — trying to find companies that are undervalued and are buys for our customers," says Moore. Time is incredibly important in the brokerage industry. Long-term here is 60 minutes. The most important thing is that CompuServe's financial databases have helped us do our jobs more thoroughly, more accurately and in a more timely fashion."

Moore reports the online products allow the department's 13 analysts to follow more than 300 companies, many more than previously covered.

Robinson Humphrey uses a variety of 10K Plus financial databases to track and compile complete information on companies for clients. COMPUSTAT II®, Disclosure II, and FDIC and FHLB banking databases provide fundamental historical information on public companies. CompuServe's Value database gives Robinson Humphrey daily and historic prices for issues traded on every major exchange and over the counter. Each of these databases can be screened to find companies that meet criteria specified by the analysts.

"An executive can access all kinds of databases, hook into customer profiles and see who owns what, review shares of a stock he has in the system and call up research reports," Moore says.

Moore points out that while more data is available, there is an overload of information. "You have to go through a process of understanding how to use too much data," Moore explains. "You have to think in a different fashion — a more structured kind of thinking in terms of screening the data out."

He continues, "An important part of our job is something that people never see: due diligence — "the 'warm and yummy' feeling that the analyst has when he makes a recommendation. Before an analyst recommends a stock, he or she should feel completely comfortable with that recommendation. Part of what you do when collecting information is make sure you collect an adequate amount to satisfy in your own mind that it is a good company. Your recommendations are better because you have more due diligence behind you."

According to Jacobs, the timeliness factor has helped Robinson Humphrey compete with New York firms because it can go into presentations, on a relatively low-cost basis, with essentially the same information and format as a New York firm. In addition, Jacobs points out that access to CompuServe's services distinguishes Robinson Humphrey from regional firms with which it competes.

"What CompuServe has done is help reduce the manpower needed to generate the information needed to do our jobs," Jacobs says. "I'm not sure if it has enhanced our ability to go out and get business because we would have done the same analysis anyway. It's just a question of whether you do it manually or in an automated fashion. Manually is much more costly.

"It has freed the younger people up to do more productive things, and it has expedited the learning process of junior people. So, what we have essentially done is get people up to speed more quickly in other areas and we have become more productive as a result," Jacob says.

"For example, if there is a situation where a company is involved in a merger and you have three days to get hired to represent them, you need to go in with a proposal that looks professional. You can generate the information more quickly by using the standard programs, the Vplots, the Vtrades and so forth than any other way. Being competitive involves timeliness in responding. Also, when you see the bar charts and graphs, they look attractive."

Jacobs and Moore both say the reason Robinson Humphrey uses CompuServe is because of the variety of databases available and the support they receive.

"There are competitors that have the same type of information and databases of similar quality, but we have used CompuServe because of the additional services we get. I guess it's more of a purchase of a service than a purchase of a product," Jacobs says.

Adds Moore, "CompuServe seemed to be a little more in tune with the micro connection in terms of spreadsheet formats that you can bring down right away. Cost was not a material part of it."

Jacobs explains that Robinson Humphrey doesn't have the inhouse capability to have a couple of employees working full-time in a computer area. Therefore, the firm has relied on Beth Herdle, account representative in Atlanta, to keep them posted on many things, including what can and cannot be done on their system. For example, "Beth has custom-coded programs for me so that we can, in an automated fashion, generate a standard report using the data that is available in the CompuServe databases," Jacobs reports. "Rather than running out reports, pulling information off of reports and getting that typed up, we can now just key in a couple of ticker symbols and get the report we want in the format we want it."

— Robert Loomis

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ONLINE TODAY
ELECTRONIC EDITION

Tickerscreen
Adds New Features

Tickerscreen™, the first discount brokerage service to provide online order entry, has added three new features to its service on CompuServe. Provided by Max Ule & Co., Tickerscreen now offers MergerSource, BAWD and unit trust investments.

MergerSource brings together corporate buyers and sellers in an efficient, pre-screened diversified listing that provides up-to-the-minute acquisition information on companies. Companies are listed by Standard Industrial Classification (SIC) Code for quick access. To screen prospective buyers, sellers may choose to remain temporarily anonymous.

Max Ule describes MergerSource as the first electronic clearinghouse of its kind. To list a company, or obtain data on one already listed, subscribers leave messages in Tickerscreen's feedback section. This mergers and acquisitions database is made available through Ingham, Becker & Co. Inc.

BAWD, the second new Tickerscreen service, stands for Brokerage Automatic Withdrawal and Deposit. BAWD enables customers with checking accounts to have their accounts automatically credited when they buy or sell stocks. If a stock is sold, the money is wired to the customer's account the day of the sale. Checking account funds used to buy stocks are withdrawn five days from the date of purchase.

Finally, online customers interested in investing in unit trusts may now use Tickerscreen to buy a fixed portfolio of either corporate, municipal tax-free or Ginnie Mae bonds for as little as $1,000. This service provides a weekly update on offering prices. For a free prospectus, leave a message in the feedback section. "Unit trusts offer a way of investing in a variety of different instruments," Ule explains. "There's an initial sales charge and that's it. No management fee is charged."

Garry Burdick

Max Ule: "Unit trusts offer a way of investing in a variety of instruments. There's an initial sales charge and that's it."

Among other Tickerscreen services are a direct order entry function, information on closing prices for the New York Stock Exchange, a new issues calendar, an activity summary of the 10 major market indexes, IRA and Keogh account data, Zero Coupon bonds and options trading capabilities.

Tickerscreen has more than 1,000 customers, half of whom access Ule's service through CompuServe. "The CompuServe customers are from all over the world," says Ule. "We have a customer who gets online from Japan and another from the Virgin Islands, as well as from the United States."

To access Tickerscreen, type GO TKR at any prompt on the CompuServe Information Service.

— Carole Houze Gerber

Jazz User Forum Now Available

The World of Lotus has a Jazz User's Forum available from its main menu. Jazz, as in the Lotus 1-2-3 and Symphony User's Groups, provides software support.

Lotus product-support specialists field questions from the forum and, unless extended research is necessary, will provide a reply within 24 hours. Jazz users also share answers concerning hardware specifics and Jazz applications.

Malcolm Johnstone, a Jazz support specialist from Lotus and forum administrator, says that the early online participants have been proficient users of the software. "Due to the technical nature of the people online, we have received good suggestions for product improvement, and have been able to document problems and solutions in Jazz applications," he says.

Templates for use with Jazz are also available for downloading from the data libraries of the Jazz Forum. The templates are files with spreadsheet formulas and headings. Users can transfer these files and use them by simply entering their own data in the programs. Some current online files are also compatible for Macintosh users.

Scheduled conferences within the forum started in October and conference dates and guest speakers will be announced on the forum bulletin board.

Lotus will be sending CompuServe Intropaks, including a subscription and usage credit for CompuServe, to all registered Jazz users.

Johnstone expects an increase in the number of forum participants through the Intropaks. "The forum will enable us to provide a more efficient means of support. Through the telephone, we can help only one user at a time. This way we can answer many users with one online message."

— Mary E. Stone

Companion At-Home

Credit Union Consortium Proves Successful

Companion At-Home®, a consortium of credit unions located across the country that utilize private videotex services from CompuServe, is providing bank-at-home services for members, as well as reducing costs for consortium representatives.

Companion At-Home became operational in August 1983 after CompuServe signed an agreement with NCR Universal Credit Union Inc. to provide the institution with a private videotex service. The service allowed the credit union's 57,000 households nationwide to access their account information, transfer funds and communicate with the organization. The system ran under NCR Univeral's remote computing agreement with CompuServe. However, because of the costs involved, the credit union came up with the idea of sharing its package with other credit unions in a consortium environment.

The feasibility of remarketing NCR Universal's private videotex package and CompuServe's services was first explored at a seminar sponsored by CompuServe and NCR Universal in Dayton, Ohio, in July 1984.

About 20 credit unions participated in the three-day seminar at which NCR Universal described its experience in at-home banking and why it wanted to put together a consortium.

Today, five credit unions — NCR Universal, Pacific IBM Employees Federal Credit Union, Northwest Airlines Credit Union, ORNL Federal Credit Union of Tennessee and Los Alamos Credit Union — and a service bureau processor, Minnesota Online, are in the Companion At-Home consortium, totaling more than 200,000 members and $600,000 in assets.

"Each credit union has made a two-year commitment to the program in return for discounts in a class resource system environment," reports John Rue, branch sales manager for CompuServe's Cincinnati office. "Initial analysis suggests that a credit union can reach the break-even point with as few as 500 members signed up for Companion At-Home." In addition, each credit union contributed $10,000 as a start-up and development fee.

As of mid-September, 200 NCR Universal members were Companion At-Home subscribers, up from an initial 50 users. Although small in number, current subscribers are very active users, having recorded more than 750 logons in August alone, according to Diana Schoenberger, NCR Universal's vice president of advertising and communications.

Barbara Opp
Northwest Airlines Credit Union

"Companion At-Home had a sluggish start, but within the last three months we have been getting a lot of calls from people inquiring about the service," reports Schoenberger. "We just signed up 10 members this week. We're really excited about it.

"Initially, members were able to transfer funds between accounts; communicate with us through 'Talk to Us,' our electronic mail system; apply for a loan; or obtain complete balance information on their account. The ability to pay bills is the most recent addition to the service. Now members can log on and pay a bill from anywhere in the United States."

Members of the other participating credit unions have the same online capabilities and some even have online bill-paying. Northwest Airlines Credit Union, according to Barbara Opp, marketing coordinator, is considering adding this feature in the near future.

Diana Schoenberger
NCR Universal

Northwest Airlines Credit Union went online in mid-July. About 50 of its 23,500 members, half of whom live in the Minneapolis area where Northwest is based, were Companion At-Home subscribers as of mid-September. Opp is confident that the home banking service will prove profitable for the credit union in the future.

Opp explains that the credit union surveyed all of its members over the age of 21 before going ahead with the program, and found that enough of them owned or intended to buy a computer within a year to justify home banking.

Opp reports that Northwest is also considering going after its members who don't own computers. The system could be called Companion At-Work and would feature automatic logon. "You won't have to be a computer expert to use it," she says. "This would put us in the forefront of home banking for users and members at work."

"We're planning to install public access terminals in locations throughout the United States where we have large concentrations of members," says Opp. Locations under consideration include Chicago, New York, Tampa and Los Angeles.

Schoenberger says most NCR Universal members currently do not own personal computers, but more and more of them are using personal computers at work. She believes these people will sign up for Companion At-Home because they will be able to pay a bill or transfer funds while at work during their lunch or coffee breaks.

She adds that the credit union is also considering adding public access terminals at locations where members are employed and at other companies it serves.

"We could literally end up with electronic branch offices throughout the country," Schoenberger says. "We could do this much more cost effectively than by opening up branch offices."

Another benefit derived from home banking, according to Schoenberger, is the opportunity for credit unions to reduce operating costs and fees for the customers.

Currently, under Regulation E, the federal government requires banks, savings and loan institutions, and credit unions to send their customers monthly account statements. This costs institutions additional expenses for computer time, mailing and salary. Schoenberger says this requirement is outdated and should be dropped in the case of home banking customers since they can access this information themselves in seconds.

In addition, Schoenberger says that Companion At-Home gives NCR Universal and the other consortium members the opportunity to "cross sell" services. For example, the credit union can prompt its members if they wish to sign up for a VISA or MasterCard.

"We have to come up with some unique ways of marketing our services," she says. "I would say home banking presents more possibilities to credit unions than to banks because we have to reach out to our members."

All members can access CompuServe off the main menu of their particular credit union's Companion At-Home program.

— Robert Loomis

Beating the Bogeyman

Fear is a common illness among neophyte computer users. It's endemic — everybody contracts it — but it's a minor ailment, easily cured. Contrary to your nightmares, the terminal won't blow up if you hit the wrong key. Smoke won't fill the room when you err. At worst, the terminal will protest with a barely audible "beep!"

Still, a good number of the EasyPlex messages that come to my mailbox carry essentially the same plea: "I'm afraid to try to do it. I might mess something up!"

The first time I hooked up my computer, I was afraid, too.

I plugged in the interface cards, rigged all the wires, positioned my finger over the power switch — and hesitated. Did I really do this right, I wondered? Wasn't I the guy who burned out an answering machine by forcing a polarized plug into a non-polarized electrical socket?

I needn't have worried. The power went on, and the beautiful music of a humming fan filled the room. Everything worked perfectly. Only my nerves were damaged. But I still went through the same experience when I first logged on to CompuServe.

Even following the directions with the precision of a marching band won't dispel computer phobia. The thing to remember is that computers and databases are really quite sturdy. They have many safety features built in. In fact, to damage your online files or your equipment requires a fair amount of knowledge, or almost willful mistreatment. It is downright hard to make a fatal error.

Often, people write to me because a file vanished. But if they look carefully, it reappears. Or they can't find their mail. But unless they deliberately erased it, it's still there, hiding in either their filespace or the Easyplex mailbox.

The first rule is simple. Don't panic. CompuServe is easy to get along with and hard to mistreat. Unless you order the system to erase a file, it's unlikely to fade away. To change your default options, you have to know what you're doing. Even going from one database to another requires a precise command. There are no demons lurking by your modem.

Often, though, computer phobia reveals itself in the shape of inhibition. As my various correspondents relate, they are afraid to try something new. Not certain of system commands, they eye menus suspiciously. Will item number four do what it seems to say? Or does it really say something else?

Relax. The second rule is, don't be afraid to try something. Most of the menu commands mean just what they say. True computer jargon is rare on CompuServe — except among your fellow computer users. At worst, you might want to return to the menu and try a different command.

Rare exceptions do exist. When dealing with a menu item that reads "delete" or "erase," do a quick doublecheck. Do you really want to make something vanish forever? If not, have you made a backup file on your diskettes or in your filespace? Still want to go ahead? Then do it.

Another common fear expresses itself when the system does not behave normally. Overcrowding is rare, but it can slow response time. Many of you write and ask just what "files busy" means, and what you should do about it. The answer is, not much. If it goes on too long, log off and then log on again. The system will note your absence and cancel the old job number. Rest assured, you won't log on and immediately get "files busy" messages again.

Which brings us to rule three: don't let the system run your life. You are in command. If you think something is wrong, or just don't want to wait for something, get offline. When you return, the problem will often be fixed.

Still afraid to try something? There's one last invocation to banish the bogeyman, a final rule: Don't be afraid to ask for help.

Despite all the mail that comes my way, I often find there are people who are embarrassed to request a helpful hint or two. But no one starts as an expert. We all made the same errors in the beginning. And we all survived them. In fact, most experienced telecommunications fans are eager to lend a hand.

Possibly the best place to look for aid and comfort is the Online Computer Connection Forum, which is associated with both the radio show of the same name and this magazine. If you need instructions, drop by with a "GO OCC" command. Join the Forum, if you have not already done so. Then, leave a message.

Any number of experienced CompuServe users might have the answer. Among those regulars are *Online Today* editors and writers. All of us have had our fears. All of us have overcome them. The bogeyman may still lurk around the corner, but we've learned that knowledge will keep him at bay.

Alex Krislov is a free-lance writer from Cleveland. His CompuServe User ID number is 70007,2130.

FEATURES
UPDATE
BUSINESS
REVIEWS
MONITOR
BEGINNER'S CORNER
INDUSTRY WATCH

Online Today's departments keep you on top of the fast-paced information industry — no matter if you're an expert or novice, a business user or home duffer, or somewhere in between!

ONLINE TODAY

ON-LINE PC goes PRIME-TIME TV!

At last! A TV Game Show comes to a PC Network!

New, on CompuServe, is "You Guessed It!". Match wits with new friends and old in hot contests to win valuable prizes. And here, with his personal invitation to YOU, is your polyester-plaid-clad game show host—BOB ILLUMINATI!

"Is the "mike" on? It is?" RIGHT! Let's roll! ⟨flashing a size eleven smile⟩ "So, folks . . . why play "You Guessed It!"? Because, in addition to enjoying my sophisticated wit, good looks and charm, this game gives you the opportunity to . . ." ⟨clears throat and turns left profile to camera⟩

"enjoy the ***WACKED-OUT HUMOR*** of announcer Phil Vox and the rest of the "You Guessed It!" studio crew;

meet ***GROOVY GUYS AND GALS*** in 'round-the-clock team and individual play;

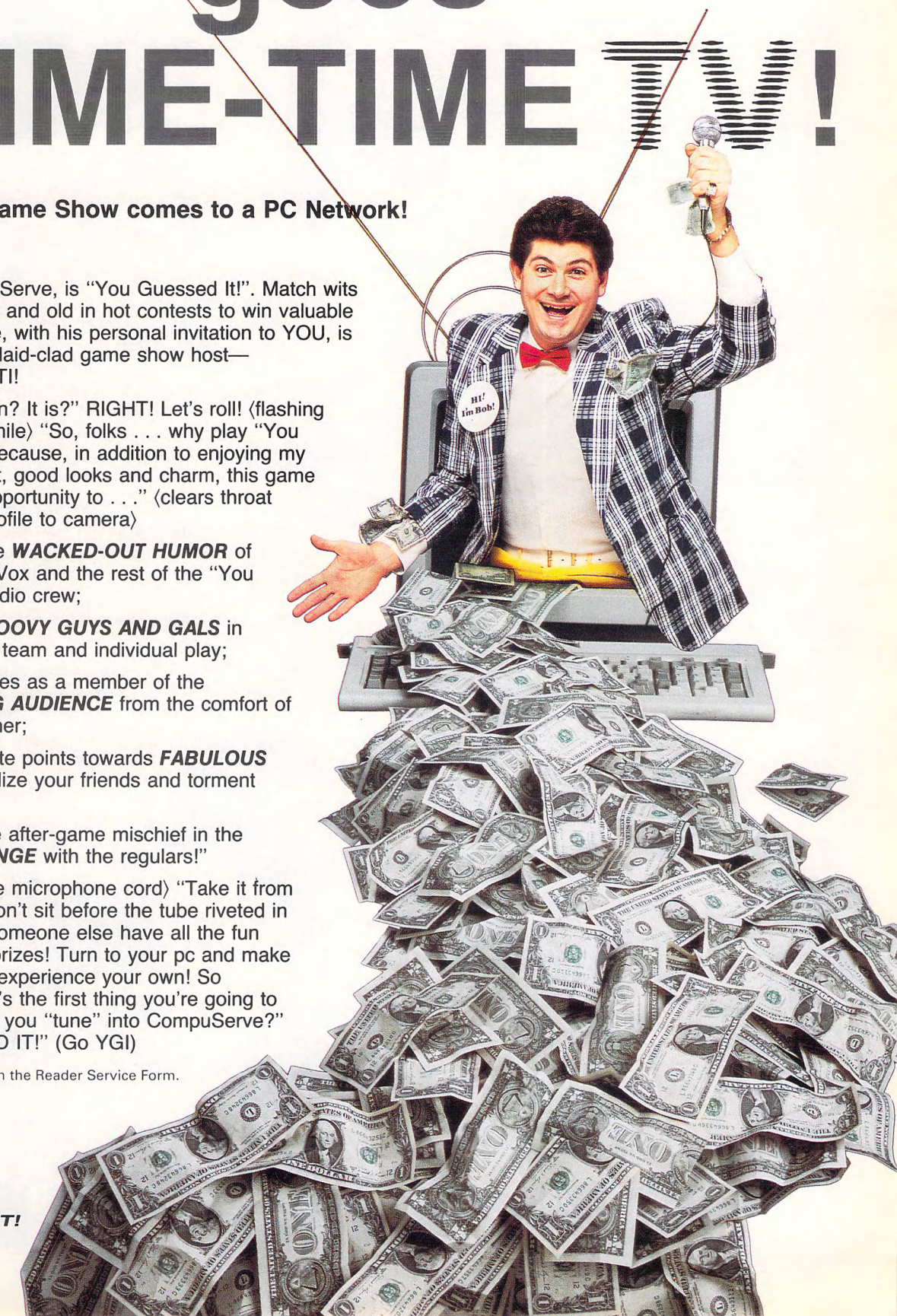
view games as a member of the ***PARTICIPATING AUDIENCE*** from the comfort of your home recliner;

accumulate points towards ***FABULOUS PRIZES*** to tantalize your friends and torment your enemies;

and make after-game mischief in the ***PLAYERS' LOUNGE*** with the regulars!"

⟨tripping over the microphone cord⟩ "Take it from 'ol Bob, folks! Don't sit before the tube riveted in envy watching someone else have all the fun and win all the prizes! Turn to your pc and make the game show experience your own! So remember, what's the first thing you're going to do the next time you "tune" into CompuServe?" "YOU GUESSED IT!" (Go YGI)

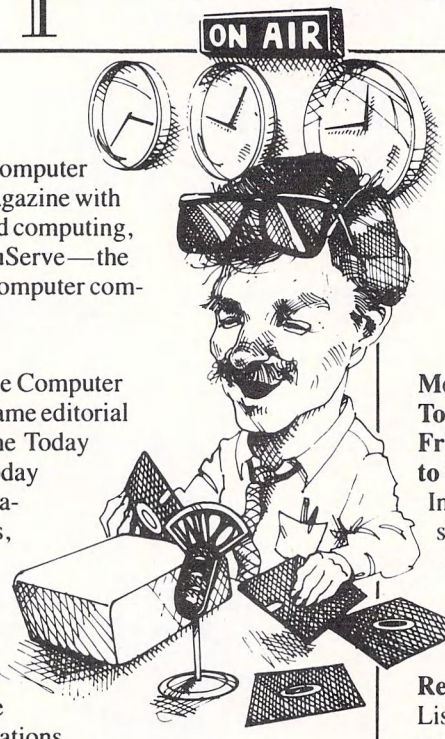
GO EBB or circle 10 on the Reader Service Form.



YGI! ©1985
YOU GUESSED IT!

YGI!™ is a service of Hallmark Cards, Inc. and CompuServe, Incorporated.

How To Access CompuServe By Radio



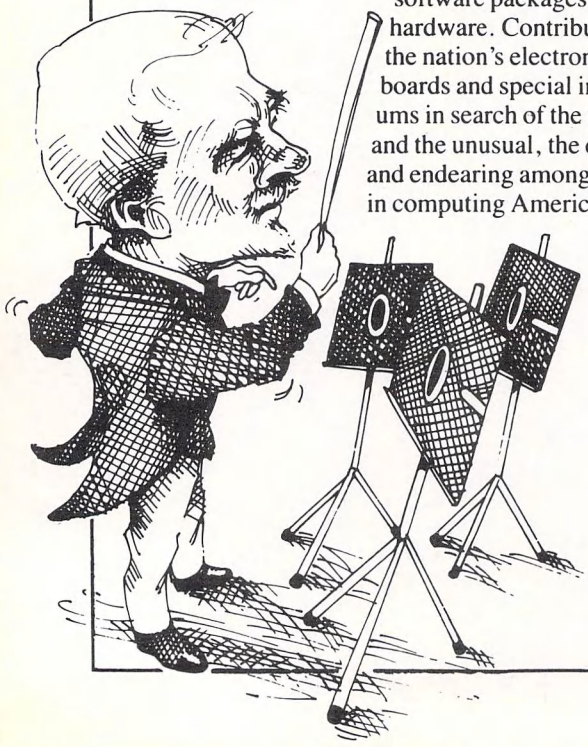
Introducing the Online Computer Connection . . . a radio magazine with features on computers and computing, brought to you by CompuServe—the country's leading microcomputer communication network.

Floppy Disk Jockeys

Contributors to the Online Computer Connection include the same editorial staff that produces Online Today magazine and Online Today Electronic Edition and features reporters, reviewers, interviewers and columnists from throughout the computer industry press. They contribute to a fast-paced, five-minute news capsule heard daily on selected stations and edited with the computer user foremost in mind.

Inside Jazz™, Symphony™, Music Construction Set™ and More

Besides computer consumer reports and product and book reviews, The Online Computer Connection covers the activity of groups using specific software packages and computer hardware. Contributors monitor the nation's electronic bulletin boards and special interest forums in search of the unique and the unusual, the daring and endearing among events in computing America.



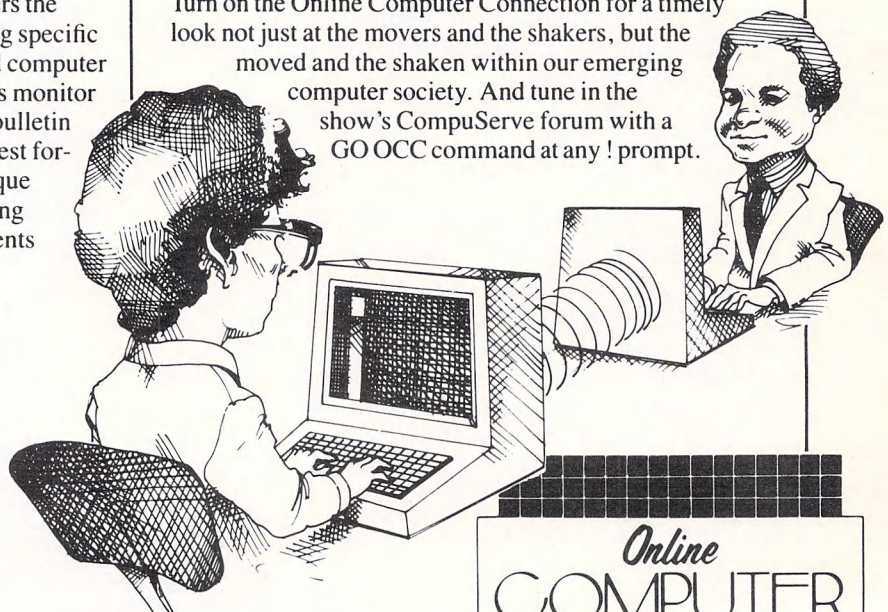
Meet Today's Top Artists— From Cottage Tinkerer to Corporate Titan

Incisive interviews with business personalities, big and small, bring authority to our analyses and vision to our forecasts. Whether discussing the creation of software or the retention of market share, Online Computer Connection guests illuminate topics shaping the microcomputer industry.

Request Lines are Open for CompuServe Subscribers

Listeners who also subscribe to the CompuServe Information Service can visit an online special interest group organized to support the show. Join this interactive forum to discuss features from the show with other listeners, retrieve transcripts, or make suggestions about future stories.

Turn on the Online Computer Connection for a timely look not just at the movers and the shakers, but the moved and the shaken within our emerging computer society. And tune in the show's CompuServe forum with a GO OCC command at any ! prompt.



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Online COMPUTER CONNECTION

Where to Tune in Your Area

More stations plug into the Online Computer Connection every week. Look for the most current list in CompuServe's OCC Forum. Or if you are not a subscriber, call CompuServe to find out the nearest station carrying the program. Watch local broadcast listings for news about the show. If the show does not air in your area, call your local station and have them contact Jameson Broadcast, 614/476-4424, for more information.

AZ, Phoenix
KFYI-AM
910 kHz

AZ, Tucson
KTUC-AM
1400 kHz

CA, Riverside
KGUD-AM
1490 kHz

CA, San Francisco
KXLR-AM
1260 kHz

CO, Denver
KDEN-AM
1340 kHz

DC, Washington
WNTR-AM
1050 kHz

DE, Wilmington
WILM-AM
1450 kHz

FL, Clearwater
WXCR-FM
92.1 mHz

FL, Orlando
WKIS-AM
740 kHz

HI, Honolulu
KHVH-AM
990 kHz

ID, Boise
KTOX-AM
730 kHz

IN, Indianapolis
WENS-FM
97.1 mHz

KS, Kansas City
KXTR-FM
96.5 mHz

KY, Paducah
WKYX-AM
570 kHz

MA, Springfield
WLDM-AM
1570 kHz

MD, Baltimore
WITH-AM
1230 kHz

MD, Hagerstown
WHAG-AM
1410 kHz

NC, Charlotte
WGSP-AM
1310 kHz

NC, Raleigh
WPTF-AM
680 kHz

NH, Keene
WKNE-AM
1290 kHz

NY, Albany
WQBK-AM
1300 kHz

NY, Buffalo
WJJL-AM
1440 kHz

NY, Ellenville
WELV-FM
99.3 mHz

OH, Cincinnati
WNOP-AM
740 kHz

OH, Cleveland
WWWE-AM
1100 kHz

OH, Columbus
WCOL-AM
1230 kHz

PA, Philadelphia
WIP-AM
610 kHz

PA, Pittsburgh
WMBA-AM
1460 kHz

PA, Wilkes Barre
WKRZ-AM
1340 kHz

SC, Charleston
WKCN-AM
910 kHz

TX, Dallas
KZEN-FM
97.9 mHz

TX, Houston
KLEF-FM
94.5 mHz

TX, San Antonio
KRNN-AM
930 kHz

UT, Salt Lake City
KLO-AM
1430 kHz

VA, Norfolk
WNOR-AM
1230 kHz
WNOR-FM
98.7 mHz

VA, Richmond
WRVA-AM
1140 kHz

NEW PRODUCTS

New SuperSite Demographics Data

SuperSite, a demographic decision-support database, now contains the 1985 estimates and the 1990 forecasts for key demographic items, including population, race, age and income.

Sales potentials for 140 products and services are now stated in 1985 dollars. The ZIP codes in SuperSite have also been updated to reflect the 1985 ZIP code boundaries.

With the introduction of this version of SuperSite, there are several price reductions. The income, housing, education, employment, energy and Hispanic profiles are now $30 per report. The appliance store, consumer finance, dry cleaner, hair salon, ice cream store, optical center, photo outlet, retail banker, and savings and loan reports are now $60 per report. GO SUPERSITE

West Coast Travel Expands

West Coast Travel now has information online for more than 50 major travel destinations, including Las Vegas, Central Oregon and Vancouver, the 1986 Expo City. This program provides information for most areas west of the Rockies.

A new feature, Special Interest Travel, has travel subjects spanning several geographic areas.

West Coast Travel has also expanded the question/answer area so you can view all the questions and responses. GO WESTCOAST

FBI Fugitive List Posted

The FBI 10 Most Wanted Fugitives are now online. CompuServe subscribers can review current information about these suspects, including biographical sketches, descriptions and lists of criminal activities.

You can even come "face-to-face" with the fugitives by viewing online pictures of them. Tips on what actions to take if you encounter any of these criminals are also provided.

Customers using CompuServe's VIDTEX or Professional Connection software and equipment set up to produce graphics can select the portrait option and receive online pictures of the fugitives. GO TEN

HealthNet Adds Features

HealthNet has added a variety of newsletters and question-and-answer features. For example, the "Medical Curiosities" newsletter includes bizarre yet true syndromes. In the "Read Current Responses" section of "Ask HealthNet," you can learn of the dangers of vitamin B6 and about the risk of elevated blood triglycerides. GO HEALTH

Science Forum Adds Math

To accommodate a growing number of mathematics educators who are joining the Science Education Forum, the forum now includes a data library section for mathematics. In addition, the forum name has been changed to the Science/Math Forum.

Teachers and students will find math-related software for a variety of personal computers in the new Data Library 5. Science-related software for Commodore, Apple, Tandy and IBM personal computers will be in Data Libraries 6 through 8. Practice problems for the biology section of the College Board's achievement test in biology are now available in Data Library 4. GO SCIENCE

Wine Forum Introduced

The Bacchus Wine Guide has become the Wine Forum. The new forum will still offer Bacchus Wine Guide features such as monthly editions of The Informed Enophile wine newsletter, the wine tasting guide and a bibliography of wine books and periodicals.

In addition, there will be online conferences with wine industry experts and online wine tastings. New sections on food and wine, wine professionals and home wine-making are now available. GO WINEFORUM

Logo Forum Opens

The Logo Forum will give subscribers of all ages the chance to exchange ideas and Logo procedures.

Forum administrator and Young Peoples' Logo Association President Jim Muller has plans for online conferences, electronic pen pals and online visits with Logo experts. There will be programming challenges for all levels of experience, Logo software and procedures for downloading, a comprehensive resource guide and ongoing Logo tutorials in story formats for different age groups. YPLA software and other products will be available as freeware in the Logo Forum data libraries. GO LOGOFORUM

The Online Computer Connection is produced by Jameson Broadcast with offices in Washington, D.C., and Columbus, Ohio.

You Guessed It! Rules

You Guessed It! is a real-time, multiplayer game of skill and consensus. Upon reading that, you may ask, "Huh?" Well, here's how it works. Once you enter the Lobby of the 3-C Network, you'll be mingling with your potential teammates and opponents.

You can play YGI! with one other player by entering the /DUEL command (remember, though, you earn fewer prize points this way). If you're interested in team play, spend your time in the Lobby trying to pre-arrange your game. Maybe you'd like to captain a team — if so, use the /CAST command to get the player numbers of the people you want to recruit as teammates.

You'll be promoted through a team assembly sequence, in which captains put their teams together and get matched up with an opposing team.

Once that's done, you're onstage. Your host, Bob Illuminati, will give each player an opportunity to say something extremely clever, and then the game begins.

Bob will ask questions of each player in turn. Each answer will be matched against a survey of the viewer audience. The viewer survey is conducted on a continuous basis. Bob asks a question, and the viewing audience will have an opportunity to respond. The next time Bob asks that question those responses will be added to the existing survey responses to formulate the winning answers. Thus, the winning answers may change each time the game is played.

Since creativity is valued here, you can add comments to your answer by responding in the form, ANSWER : COMMENT. Be sure to put a space on either side of the colon. For example, you might answer a question about coffee, Java : I am a coffee underachiever. Note: there's an 80-character limit, including the answer. Use it! If you match one of the most frequent responses from our viewer survey, you'll be awarded 3 points, 2 points, or perhaps 1 measly point. If there is no match, you'll get nothing but sympathy and derision.

You can challenge a zero-point allocation by issuing a /C command. That is, if you think you should have been given 3 points, enter /C3, and Bob will stop everything to take a quick vote among the players to see if there is general agreement. If there's general disagreement, all players will go into a free-wheeling open conference to discuss it. Ultimately, there must be a majority vote one way or the other; if not, the question is thrown out. Note: If a player receives any points for an answer, no challenge can be made.

Obviously, the team with the most points at the end wins. We hope it's your team.

These games last about a half-hour, with a couple of ads from one of our sponsors.

Sponsors? That's right. The advertisers you'll come to know here are the people who provide those prizes you're competing for in the game. Prizes? You bet. Every time you play a team game, you earn prize points, which soon add up to prizes of all kinds. (You can also earn prize points by playing one-on-one games, but only if you win.) So tour the Rewards Trailer before you play.

Prize points are different from game points. You may score 20 points in a game, but the maximum number of prize points you can receive depends on whether you win or lose and the type of game you played. (Team games: winners get 5 points; losers get 2. Duel game: winner gets 3 points; loser gets zilch.)

The 3-C Network producers reserve the right to modify the point allocation structure and availability of prizes at any time without prior notice. If the point allocation structure is revised, the produc-

Questions and Answers About *You Guessed It!*

Q: How do /PLAY and /CAP commands work in the lobby before team games start?

A: Team games now start every 15 minutes. The lobby is where you talk with other players and decide who will be captains, who is on whose team and which teams are playing against each other. At six minutes to game time, YGI! announcer Phil Vox will prompt prospective captains to enter /CAP. Those who do will be asked how many players, including themselves, will be on their teams (two or three).

Then, they will enter the player number(s) of the player(s) they wish to invite. Players who have agreed to play on teams should wait for invitations. Don't use commands such as /CAST or /BIO at this time. Players who don't get invitations should type /PLAY when Phil Vox says it's time to do so. The 3-C program will then get everyone into teams and help captains with team opposition. After that, there's a brief waiting period while studios are assigned, and then you're off to play YGI!.

Q: Are the prizes in the Rewards Trailer all we can expect?

A: No.

Q: Where are all the high point value prizes?

A: In your future. As more sponsors finalize their prize offerings, you'll see more high-end additions to the Rewards Trailer.

Q: Why don't the points I score in the game match with the points I can cash in for prizes?

A: There are game points and there are prize points. Players earn prize points according to this scale:

- Team game winners: 5 points each
- Team game losers: 2 points each
- Duel game winner: 3 points
- Duel game loser: No points

Future versions of YGI! may include bonus questions for extra prize points. This idea was suggested by a player, and the 3-C producers liked it. Stay tuned!

Q: How do my answers as a viewer affect the game?

A: Sometimes, viewers change the Big Board in the current game, pushing a response up higher on the board. All answers to each question are added to that question's historical record, so that the Big Board answers may change over time as the viewer survey takes on more statistical validity.

Q: I want to talk to other players, especially my teammates, during the game. How do I do it?

A: Every time your input is called for in a game, you can add comments. When you answer a question, type a colon (:) after your answer and say whatever you want to say. Just don't take too much time before typing a ⟨CR⟩ or your answer won't be received in time. You can also use a colon to add comments to your question challenges and your challenge votes, but you have only a few seconds to enter them.

ers will redeem all outstanding points at a rate of one hour of standard connect time per each 50 points. Where units of less than 50 points have been accumulated, connect time will be awarded on a pro-rata basis. Note: We maintain point totals only for players who remain active. In order to continue accumulating prize points, you must play YGI! at least once every 90 days. So don't just sit there. Go to the Lobby and get up a game. Compete. Win. Earn prize points.

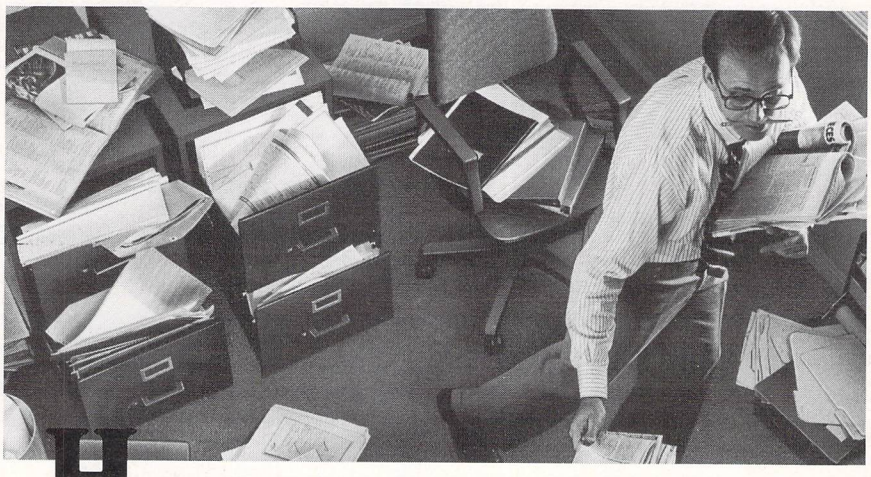
Then head for the Lounge, make friends with your opponents and celebrate with your teammates. (Note: The $3 per hour surcharge is only in effect while you're in the game itself.)

You must be a U.S. citizen and meet eligibility requirements to cash in your points. Employees of Hallmark, CompuServe, the sponsors and their respective affiliates and immediate families, and all other persons with non-billable CompuServe User ID numbers, are not eligible to receive prizes. Sorry folks . . . you can still play (and we hope you do), but we can't pay.

This contest is being offered to all of our subscribers over 18 years of age in the United States. A winner's eligibility affidavit and release may be required. Taxes are the responsibility of each winner. Participation in the contest and receipt of prizes is void where prohibited by applicable law.

All prizes are subject to change without prior notification. That VCR offered today might be gone tomorrow; but if it is, another prize of comparable value will be in its place.

All product/service guarantees, warrantees, safety instructions and usage materials are the responsibility of the particular sponsor who has provided the prize. Sponsors supply prizes in exchange for the display of their commercial messages within the 3-C Network environment. If you've got a question or comment about a prize, consult the sponsor or manufacturer.



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USA TODAY Update starts you off and keeps you on the Insight Track℠ every morning with an up-to-the-minute look at your industry or profession: banking, insurance, real estate, technology, telecommunications, energy, law and more. These concise two-page management reports help you track your competition and stay on top of the latest developments in your field by guiding you to the information's source. To find out more, call toll-free:

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USA TODAY **UPDATE**

Your Insight Track℠

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GO EBB or circle 12 on the Reader Service Form.

Shop the Mall for Holiday Gifts

This year, you can do all your holiday shopping without standing in lines, fighting crowds or lugging packages to the post office. Shop smart, electronically, and give yourself more time to savor the season. Since the Mall is open 24 hours a day, seven days a week, you've got 576 shopping hours from Dec. 1 until Christmas.

To make shopping easier and more enjoyable, the Mall is giving you a holiday gift — free connect time. Join us for Midnight Madness at the Mall during two weekends in December. From midnight Friday until midnight Saturday, on the weekends of Dec. 6-8 and Dec. 13-15, connect time in the Electronic Mall will be free.

· Explore the Mall at your leisure. Visit the Electronic Mall's gift guide, organized by gift recipient and featuring more than 300 unique gift suggestions. You'll find everything from a mink teddy bear with a diamond belly button to a mink coat, from computer software to monogrammed sportswear.

There are personal robots, personal stereos and personalized luggage. Mushroom farms, live lobsters and rubber ducks. You'll find half a bushel of Florida sunshine, a one-pound chocolate computer, diamond baubles and swimming goggles.

And if you're still perplexed after browsing the guide, you can use the Talk to Santa feature. Ask him a question — where to find a particular item, gift suggestions for the impossible to please, if someone has been naughty or nice — and Santa or one of his electronic elves will answer you through EasyPlex.

In addition, you'll find holiday recipes, holiday lore and news of many merchants offering special holiday merchandise. You can even help decorate the Mall for the holidays by participating in our Deck the Halls promotion.

Join the online merriment. Select Holiday Bazaar '85 from the top menu of the Electronic Mall or type GO JOY at any prompt on the CompuServe Information Service.

AUTO SHOP

ATB	American Tire Buyers
BU	Buick Motors

BOOK BAZAAR

BB	Bantam Books
MER	Mercury House
MH	McGraw-Hill
RP	Rodale Press
WB	Waldenbooks

CAREER CENTER

WS	Wayside Systems

FINANCIAL MART

CN	Colonial National Bank
EL	Equitable Life Assurance
MU	Max Ule & Co.
MET	Metropolitan Life Insurance
SI	Select Information Exchange

GIFT CORNER

FFS	Florida Fruit Shippers
HH	Hobbit Hole
RF	International Fur Wholesalers
LNX	Lenox of Fairfield
SEA	The Lobster Market
MJ	Milkins Jewelers
MOM	Mom's Wish a Gift
NUT	Morrow's Nut House
SDG	The Grower's Store
TG	Topgar Tobacco
SIM	Simon David

LEISURE CENTER

ATH	Athlete's Outfitters
BP	Barracuda Sports
BS	Berry Scuba Co.
FF	French Films on Video
HF	Carolina Health & Fitness
MV	Magic Castle Video
RR	Rin Robyn Pool & Patio
SB	Stark Bros. Nurseries

MERCHANDISE MART

AXM	American Express
AC	Landmark Contracts
APC	Apparel Concepts for Men
CC	Cosmic Concepts
EE	Electronics Experts
ELM	Electronics Mart
GDX	Genovese Direct
FP	Just For Fun T-Shirts
KO	Eastman Kodak Co.
PB	Pocklington Bros.
SR	Sears, Roebuck & Co.
VM	VitaMenagerie

NEWSSTAND

CBS	CBS Magazines
CW	CW Communications
DJ	Dow Jones & Co.
ME	EBSCO Magazine Entree
RP	Rodale Press
US	USA Today

RECORD EMPORIUM

RC	RCA Record Clubs
RW	Record World

ONLINE CONNECTION

EF	E.F. Hutton
HB	Harvard Business Review
NN	NewsNet
OA	Official Airline Guides
VL	Videolog Electronics

PARK PLACE

BL	Bloomingdale's By Mail
TIF	Tiffany & Co.

PERSONAL COMPUTER STORE

BI	Borland International
CE	Computer Express
CPG	CompuGame
DSK	1-800-Floppys
GE	Grolier Software
HTH	The Heath Company
MM	Marymac Industries
MC	MCTel Telecommunications
MO	Misco Computer Supplies
SDA	Software Discounters of America
SR	Sears, Roebuck & Co.

TRAVEL AGENCY

AF	Air France
AA	American Airlines
HS	The Homestead
WL	Worldwide Exchange

Traveler Finds OAG Valuable

I am a frequent business traveler and find CompuServe's Official Airline Guide Electronic Edition invaluable. A day before my departure, I log onto CompuServe and access OAG to obtain a printout of all the flights between the cities I will be traveling to on the days my flights are scheduled. Thus, if the trip takes me from New York to Chicago to Denver and back to New York, I obtain schedules for New York to Chicago, Chicago to Denver, and Denver back to New York. I keep these in my briefcase so I have them available on a moment's notice. These OAG printouts have saved me not only a lot of aggravation but also time and money.

One morning I sat at New York's LaGuardia Airport waiting for my flight to Detroit, where I had an afternoon business appointment. I was planning to fly home that evening. First the departure to Detroit was delayed by 10 minutes, and then the television monitor showed a delay of one hour. I would miss my appointment. Either I would have to change it to the next morning and stay overnight in Detroit or reorganize my schedule entirely. My printout from OAG showed a plane of a different airline leaving in about 15 minutes. It wasn't full, and with a little rushing I made it to my appointment on time.

Having a flight list handy makes any on-the-spot planning much easier. Sometimes my business takes longer than originally anticipated, and I have to take a later flight. Or I may be done earlier than expected. The list is helpful in rearranging my flight so I don't waste time waiting around at the airport.

It is difficult to obtain good flight information, particularly in a rush at an airport or while in a meeting. Airline reservation personnel are not particularly eager to help fill competitors' planes. By using OAG, I get accurate information easily, quickly and efficiently.

Isaac D. Rubin
Wappingers Falls, N.Y.

Update-d Gift of Time

Online Today offers subscribers the chance to write a 200-word essay on how they use CompuServe's Information Service.

Your essay should be typed double-spaced. Send it to *Online Today*, CompuServe Incorporated, 5000 Arlington Centre Blvd., P.O. Box 20212, Columbus, OH 43220, or by an Email message to 70003,1661. Please include your full name, address and User ID number.

Should we use your column, you will receive 10 hours of standard service connect time (a $60 value) and a byline.

at your fingertips in the Electronic Mall ...

OUR NEW *NO DEDUCTIBLE SERVICE CONTRACT

Where else can you buy a no deductible service contract covering many extras not covered by conventional dealer contracts, such as towing, car rental and lodging/travel expenses while covered components are being repaired? All for up to 50% less than comparable contracts.

If you have purchased a new car within the past nine months which has less than 9,000 miles - or plan to purchase one soon - you qualify for service coverage at the cost of only pennies per day.

To discover more, simply type GO AC from any prompt in the Consumer Information Service of CompuServe.

- No Deductible Coverage
- 5 year/Unlimited Mileage and 6-Year/72,000 Mile Service Contracts
- Includes Allowance For Towing, Car Rental and Lodging/Travel While Covered Components are Being Repaired
- Priced up to 50% Less Than Car Dealer Programs

LANDMARK CONTRACTS, INC.
441 Wolf Ledges Pkway
Suite 100
Akron, Ohio 44311
Phone: (216) 434-6651
EASYPLEX 70007,1530

GO EBB or circle 13 on the Reader Service Form.

Authors Collaborate Online

Last spring, I discovered that a co-worker at the corporate headquarters of my company had an interest in writing. After telling her about my computer equipment, a Radio Shack TRS-80 Model 4 with a Superscripsit word processing program, she purchased a TRS-80 Model 4P, a computer that is compatible with the Model 4.

Since she lives in Florida and I live in Ohio, we tried exchanging manuscripts through the mail. However, this often took a week. If I would send a disk, I also had the fear that it would arrive damaged.

Each of us bought a modem and tried a direct-connect arrangement but without success. We were not saving money, because we always talked before and after the transfer, making the calls too expensive.

At last, someone told me about CompuServe. Since July, we have been using the Personal File Area for transferring chapters back and forth for quick review and proofreading by the other person. This has worked well and saved us time.

Jerry A. Young
Westerville, Ohio

User Finds Assistance in The World of Lotus

I work for a large corporation that uses personal computers for a variety of applications, many involving spreadsheets. Since these spreadsheets are often useful to other departments or offices, the templates are copied and used by others.

Most of the templates were created with Lotus 1-2-3, and frequently they involve the use of macros.

In using Lotus Symphony, I soon discovered that although the files would transfer from Lotus 1-2-3, the macros would not. Converting the macros to the Symphony format would be a difficult, time-consuming task.

I had read that a macro conversion aid was available through The World of Lotus on the CompuServe Information Service. The World of Lotus has made it easy for Symphony users to download this program and then to convert the 1-2-3 macros. Now, my templates work on Symphony with the macros, making a whole library of work readily accessible to me.

Bob Stambach
San Francisco, Calif.

Answers From Customer Service

Q: What is EasyPlex™?

A: EasyPlex is CompuServe's electronic mail service. It is easy for novices yet flexible to meet the needs of experts. There are three different modes of operation:

- Menu mode, for beginners
- Prompt mode, for intermediate users
- Command mode, for experienced users

Q: I am a frequent user of EasyPlex. Is there a way that I can use EasyPlex without having to read through the menus?

A: Both prompt mode and command mode will let you bypass the menus. Prompt mode will give you a one-line prompt instead of the long menu when you enter EasyPlex. Command mode will let you enter key commands to operate in response to a single-word prompt. Help screens are available for all three modes of operation. You might want to become familiar with the commands used for prompt mode before using the expert command mode.

Q: I have selected my options as prompt mode, but would like to get back to the full menu option. How do I do this?

A: At the prompt, type SET MODE MENU. This will take you back to menu mode.

Q: I am not a frequent user of CompuServe, but I do enjoy using EasyPlex. Why is it that every time I try to use my address book, it says "Not found"?

A: The EasyPlex address book is a list of names and User ID numbers that can be used easily to send mail to your friends. You can put up to 50 names in your address book. However, your address book will be deleted if not accessed in 30 days.

Q: How many characters can an EasyPlex message contain?

A: Each EasyPlex message can contain approximately 8,000 characters, but cannot be more than 600 lines. If you are using the non-line numbered editor, you can check the number of characters or lines by typing /CHARS or /LINES.

Q: How long does it take for my message to be delivered?

A: It typically takes 20 minutes to have a message delivered to your friend's mailbox.

Q: How do I change my name on EasyPlex?

A: You can speed your letter mailing and avoid entering your name every time you send a letter by storing your own name in your address book. To change your EasyPlex name, choose Option 5, Enter/Change your NAME.

Q: Where can I get help with using EasyPlex?

A: You can order an EasyPlex user's guide from CompuServe's Product Ordering service. To get to that area, type GO ORDER at any prompt. Also, the all-new User's Guide contains instructions for using EasyPlex. In addition, there is online documentation available. To get the documentation, type DOC at the EasyPlex Main Menu. The information is 14 pages long and can be printed on your printer.

Q: Do I have to read a message before I can delete it from my mailbox?

A: We now offer a feature to delete messages without reading them. At the EasyPlex menu, type DEL. EasyPlex will then ask which messages you wish to delete.

Q: Can I send the same message to more than one person?

A: Yes. At the "Send To:" prompt, just separate multiple User ID numbers of names listed in your address book with a semi-colon. You can also specify multiple recipients on the "To:" line embedded in your message. There is no surcharge for the first recipient, but there is a 10-cent surcharge for each additional recipient.

— *Judy Voight, Ellen D'Andrea, Daniel Sutherland, Jo Ann Iven, Susan Woolery, Mike Rausch, Sally Wardlow*

Changing Your Password

The CompuServe Information Service urges its customers to change their password(s) at least once a month.

The password should be a minimum of eight characters composed of two unrelated words separated by a symbol, for example: HOUSE*MAGNET.

To find out how to change your password, type GO PASSWORD.

HIGHLIGHTS

BRIEF DESCRIPTIONS OF MANY SERVICES AVAILABLE ON THE COMPUSERVE INFORMATION SERVICE INCLUDING A COMPLETE SUBJECT INDEX.

COMMANDS

Contained in this volume of Highlights is information current as of November 1985

Highlights, published by *Online Today* magazine, is your handy digest of CompuServe Information Service products and services.

Highlights contains the complete CompuServe Information Service subject index, including the "GO" page locations to find online items easily.

Also included are brief descriptions of many subjects and services available on CompuServe. Different subject items and services will be featured in each issue, so we suggest you keep successive issues of Highlights as handy references.

The following is a list of commands for using the CompuServe Information Service. Simply type the letter or letters preceding the definitions shown here and then press the ⟨ENTER⟩ or CARRIAGE RETURN key.

B — BACKWARD
this command will back you up and redisplay the page preceding the one you are reading.

F — FORWARD
this will take you FORWARD one page. It displays the next page in a series of pages. Pressing the ⟨ENTER⟩ or CARRIAGE RETURN key once will also display the next screen of information.

G — GO
the GO command will take you directly to a page specified by an information provider code and page number, for example, GO TRS-1. By typing GO, and the information provider code (no page number), you will be taken to the first page of the information provider area.

H — HELP
you will receive instructions after typing in HELP and pressing the ⟨ENTER⟩ or CARRIAGE RETURN key.

M — MENU
this means previous MENU. This command will take you to the menu page which directed you to the page you are currently reading..

N — NEXT
this command will take you to the NEXT topic listed on the menu on which you made your current topic choice. If you chose topic 5 on the most recent menu, then NEXT will display topic 6.

OFF
this command will disconnect you from CompuServe immediately after it is typed in and followed by an ⟨ENTER⟩ or CARRIAGE RETURN.

P — PREVIOUS
this command will take you to the PREVIOUS topic listed on the menu located before the one you chose to read. If you chose topic 5 on the most recent menu, then PREVIOUS will display topic 4.

S — SCROLL
this command will allow you to continuously print pages to your screen until the last page in a series is displayed. If you are at a menu page, typing S followed by the number which corresponds with the menu topic, will continuously print the pages related to that topic to your screen.

T — TOP
the TOP menu page. This takes you directly to the first page of the CompuServe database (TOP).

USER INFORMATION

Billing: Your Charges, Rates Options, Making Changes
provides you with information about your current and past charges for purchases and services used, displays the current rates for using the CompuServe Information Service, and allows you to change the existing information about your current credit card, or to enter another credit card choice.
GO BILLING

Change Terminal Settings
shows you how to specify terminal type, length of line, width of line, point of entry at log on, EasyPlex waiting notice at log on, etc. You can make the default settings permanent or temporary to that session.
GO TERMINAL

Change Your Password
prompts you for your current password and then asks for your new choice of password. You are immediately notified when the password is changed successfully.
GO PASSWORD

Command Summary and Usage Tips
displays a brief description of the commands which can be used in the Videotex area.
GO COMMAND

Electronic Bounce Back
makes it easy for you to request free information from advertisers in *Online Today* magazine. Insert your name, address and names of any advertisers from whom you'd like information.
GO EBB

HIGHLIGHTS

Feedback to CompuServe
briefly describes how to use the Feedback service and then allows you to send comments, suggestions or questions to the Customer Service staff, etc. Your Feedback is read and responded to via EasyPlex to the same User ID which entered the message. Feedback responses are usually made within 48 hours after receipt by Customer Service. Your connect time is free while using this service, in the form of a credit given for the time you use Feedback. It is recommended that you use Feedback to communicate with the CompuServe Information Service.
GO FEEDBACK

Log on Instructions & Numbers
searches and displays the most up-to-date list of telephone access numbers by the state or area code you select. Pending and recent changes are available as well as a complete list by baud rate.
GO LOGON

Online Today Electronic Edition
an electronic extension of *Online Today* magazine. Contains daily-updated computer and videotex industry news; reviews of hardware, software and books; new product announcements; and a direct link to *Online Today* advertisers.
GO ONLINE

What's New
offers weekly announcements of new and enhanced features available from the CompuServe Information Service.
GO NEW

Subject Index
displays the entire Subject Index or searches and displays features by key word entry. It also lists the IP code/page reference for each item so you can use the G (GO) command to directly access the item of your choice.
GO INDEX

SUBJECT INDEX

The CompuServe Information Service subject index is updated constantly. For the most recent list of subjects and services, type GO INDEX.

This subject index is current as of November 1985.

A

AAMSI Communications ..... GO AAMSI
ADCIS Forum ..... GO ADCIS
AOPA Forum ..... GO AOP
AP Datastream ..... GO SPD-1005
AP Videotex, Business ... GO APV
AP Videotex, Entertain ... GO APV
AP Videotex, Politics ..... GO APV
AP Videotex, Weather .... GO APV
AP Videotex, World News . GO APV
ASI Flight Operations .. GO ASI-11
ASI Monitor ..... GO ASI-10
ASI Service Difficulty... GO ASI-12
Academic Amer. Ency .... GO AAE
Access Phone Nos ..... GO PHONE
Adult Education:
The College Board ..... GO TCB
Advertisers, Online Today:
Electronic Bounce Back..... GO EBB
Advertising:
Natl. Bulletin Board..... GO BULLET
The Electronic Mall..... GO MALL
Advice:
Government Publications... GO GPO
Human Sexuality..... GO HSX
Advisories, Travel:
Department of State..... GO STATE
Agri-Commodities..... GO ACI
Altertext Report ..... GO ALT
Annual Reports:
Disclosure II Ⓔ ..... GO DIS
Standard & Poor's..... GO S&P
Value Line Financials ..... GO VLINE
Antic Magazine ..... GO ANTIC
Apple II & III User Group ..... GO APPLEII, GO APPLEIII
Apple Mac Users Forum..... GO MACUS
Apple Mac Developers' Forum ..... GO MACDEV
Ashton Tate Forum..... GO ASHFORUM
Ashton Tate Support Library..... GO ASHTON
Ask Mr. Fed Forum.... GO MMS-20
Astrology..... GO GAM-45
Astronomy:
Naked Eye Astronomy..... GO NIA
Atari SIG ..... GO SIGATARI
Atlases:
TravelVision..... GO TRV
Attorneys:
Legal Forum..... GO SFP-40
Autos, Buying:
New Car Showroom..... GO ATO
StL Post-Disp., Autos..... GO SPD
Aviation:
ASI Flight Operations..... GO ASI-11
ASI Monitor ..... GO ASI-10
ASI Service Difficulty ..... GO ASI-12
EMI Flight Planning ..... GO EMI
NWS Aviation Weather .... GO AWX
Aviation Rules & Reg..... GO AVR
Aviation SIG (AVSIG)... GO AVSIG
Aviation Safety Institute... GO ASI
Aviation Weather ..... GO AWX

B

Baffle Word Game ... GO GAM-526
Banking Services ..... GO BANK
Banks:
Huntington National Bank .. GO HNB
Shawmut Bank of Boston .. GO SHW
United American Bank..... GO UAB
Banshi..... GO GAM-30
Billing:
Monthly Charges..... GO BIL-5
Biorhythms..... GO GAM-29
Blackjack ..... GO GAM-60
Bonds:
Historical Prices..... GO MMM-45
Ticker Symbol Lookup . GO MMM-45
Max Ule's Tickerscreen..... GO TKR
Borland Int'l Forum . GO BORLAND
Brokerage:
Max Ule's Tickerscreen..... GO TKR
Quick & Reilly ..... GO QWK
Rapaport Diamond Broker... GO RDC
Unified Management ..... GO UMC
Bulletin Board, Natl... GO BULLET
Business News:
AP Videotex, Business..... GO APV
CP Business Info Wire..... GO BIW
The Business Wire..... GO TBW
StL Post-Disp., Business.... GO SPD
Wash. Post, Business ... GO TWP-12

C

CB Interest Group SIG ... GO CBIG
CB Society ..... GO CUP
CP Business Info Wire..... GO BIW
CP/M Users Group SIG GO CPMSIG
Canadian News:
CP Business Info Wire..... GO BIW
Cars:
Auto Racing Forum..... GO RIS
New Car Showroom..... GO ATO
Castle Quest..... GO GAM-31
Changing Password..... GO PASSWORD
Changing Terminal Type..... GO PROFILE
Charges-to-Date:
Monthly Charges..... GO MON
Children's Games ..... GO TMC-27
Citizen's Band Simulator .GO CB-10
Civil War ..... GO GAM-14
Classic Quotes..... GO TMC-7
Classified Ads:
StL Post-Disp., Autos..... GO SPD
StL Post-Disp., Classified ... GO SPD
College Planning:
The College Board ..... GO TCB
College Press Service ..... GO CPS
Color Computer SIG .... GO COCO
Color Graphics..... GO CIS-91
Command Level:
Personal File Area..... GO FILES
Command Summary..... GO COMMAND
Commodities .. GO COMMODITIES
Commodity Markets:
Agri Commodities..... GO ACI
News-A-Tron ..... GO NAT
Quotes ..... GO COMMODITIES
Communications Ind ... GO SFP-30
Comp-u-store..... GO CUS
Company Forecasts:
I/B/E/S Earnings Estimates Ⓔ ..... GO EARNINGS
Standard & Poor's..... GO MMM-11
Value Line Projections GO EARNINGS
Comparison Shopping, Autos:
New Car Showroom..... GO ATO
CompuServe Account Balance:
Monthly Charges..... GO MON
CompuServe Rates..... GO BIL
CompuServe Logon Inst.. GO LOG
CompuServe's Softex . GO SOFTEX
Computer Art SIG..... GO ARTSIG
Computer Club Forum .. GO CLUB
Computer Industry News:
Direct Connection, The ..... GO TDC
Computer Job Bank..... GO CJB
Computer Lang. Magazine GO CLM
Computer Language Forum ..... GO CLMFORUM
Comput. Across America . GO CAA
Computing Tutorials .. GO PCS-121
Cooking:
Electronic Gourmet..... GO HMS
Craps..... GO GAM-33
Cupcake's Column:
CB Society ..... GO CUP

D

DEFALT Parameters:
Changing Terminal Type. GO PROFILE
Disclosure II Ⓔ..... GO DIS
DISCOVER ORLANDO ..... GO ORL
DataPac Logon Instruct GO LOG-41
Department of State ..... GO DOS
Diamonds:
Rapaport Diamond Broker... GO RDC
Digital Research Forum ..... GO DRFORUM
Digital Research Inc..... GO DRI
Directory of Users:
User Directory..... GO DIRECTORY
Disabilities Forum..... GO HANDICAPPED
Disk Area:
Personal File Area..... GO FILES
Documentation Ordering:
Product Ordering..... GO ORD
Donoghue Organization .. GO DON
Dor Sageth ..... GO GAM-527
Download Co. Reported Data (IQINT) ..... GO MMM-67
Download Financial Data ..... GO MMM-56
Download Pricing Data (MQINT)... GO MMM-66

E

EMI Flight Planning ..... GO EMI
EPIE Database ..... GO EPI
EPIE Forum ..... GO EDU-16
Earnings Estimates:
I/B/E/S Ⓔ ..... GO IBES
Standard & Poor's..... GO MMM-11
Value Line..... GO EARNINGS
EasyPlex..... GO EASY
Economic Outlooks:
Money Market Services.... GO MMS
Editorials:
Wash. Post, Editorials ..... GO TWP
Educators' Forum .... GO HOM-137
Educ. Research Forum. GO HOM-28
Education:
ADCIS Forum..... GO ADCIS
Academic Amer. Ency ..... GO AAE
College Press Service ..... GO CPS
Disabilities Forum ..... GO HANDICAPPED
EPIE Database..... GO EPI
Educators' Forum ..... GO HOM-137
Educational Travel Connection ..... GO ETC
Foreign Lang. Educ. Forum GO EDU-5
Hand. Users' Database .... GO HUD
Logo Forum ..... GO LOGOFORUM
Peterson's College Guide ..... GO PETERSONS
Science Educ. Forum .... GO EDU-13
Students' Forum ..... GO EDU-4
TELE Forum ..... GO EDU-11
TELECUE Forum ..... GO EDU-12
The Multiple Choice ..... GO TMC
The Publisher Connection ... GO TPC
The Whiz Quiz..... GO EDU-24
Educ. Research Forum. GO HOM-28
Edutech ..... GO CAI
Electronic Bounce Back ... GO EBB
Electronic Gourmet ..... GO HMS
Electronic Mail:
EasyPlex..... GO EASY
Employment Opportunities:
Computer Job Bank..... GO TDC-4
Computer Resume Bank.. GO TDC-4
Direct Connection, The ..... GO TDC
StL Post-Disp., Jobs..... GO SPD
Encyclopedia:
Academic Amer. Ency ..... GO AAE
Entertainment:
Hollywood Hotline..... GO HHL
Las Vegas Hotline..... GO VEGAS
Movie Reviewettes..... GO NMM
Primetime Radio Classics ... GO PRC
RockNet ..... GO ROK
Showbizquiz ..... GO SHOWBIZ
The National Satirist..... GO KCS
The Whiz Quiz..... GO WHIZ
Words of Wit & Wisdom.. GO WWW
Entertainment News:
AP Videotex, Entertain..... GO APV
Hollywood Hotline..... GO HHL
EpsOnLine..... GO EPSON
Executive News Service Ⓔ GO ENS
Exp. Inv./MicroQuote II ..... GO MMM-19

HIGHLIGHTS

F

FAA:
ASI Service Difficulty ..... GO ASI-12
FIRENET:
Fire Fighters' SIG ..... GO SFP-36
Family Computing ..... GO FAM
Family Computing Forum ..... GO FAMFORUM
Fantasy..... GO GAM-16
Federal Gov't News:
Wash. Post, Gov't News ... GO TWP
Fed. Registery Highlights. GO GPO
Federal Reserve:
Ask Mr. Fed Forum..... GO MMS-20
Fedwatch Newsletter..... GO MMS
Fedwatch Newsletter ... GO MMS
Feedback to CompuServe GO FEED
Fifth Avenue Shopper ..... GO FTH
Financial Analysis:
News-A-Tron ..... GO NAT
Investment Analysis... GO MMM-55
Financial News (see Business News)
Financial Statements:
Value Line Projections . GO MMM-10
Fire Fighters' SIG ..... GO SFP-36
Flight Planning:
Aviation Weather..... GO AWX
Flight Planning:
EMI Flight Planning ..... GO EMI
Flying Buffalo..... GO BUFFALO
Football ..... GO GAM-27
Forecasts:
MMS/Daily Comment ..... GO DC
MMS/Fedwatch..... GO FW
Money Market Services.... GO MMS
Forecasts, Weather:
NOAA Weather Wire ..... GO WEA
Foreign Lang. Educ. Forum ..... GO FLEFO
Forums:
ADCIS Forum..... GO ADCIS
AOPA Forum ..... GO AOP
Apple II & III User Group GO APPLEII, GO APPLEIII
Apple Mac Users Forum . GO MACUS
Apple Mac Developers' Forum..... GO MACDEV
Ashton Tate Forum . GO ASHFORUM
Atari SIG..... GO SIGATARI
Auto Racing Forum..... GO RIS
Aviation SIG (AVSIG)..... GO AVSIG
Borland Int'l Forum... GO BORLAND
CB Interest Group SIG.... GO CBSIG
CP/M Users Group SIG . GO CPMSIG
Color Computer SIG..... GO COCO
Communications Ind .... GO SFP-30
Computer Art SIG..... GO ARTSIG
Computer Club Forum..... GO CLUB
Computer Language Forum ..... GO CLMFORUM
Digital Research Forum..... GO DRFORUM
Disabilities Forum ..... GO HANDICAPPED
EPIE Forum ..... GO EPIEFORUM
Educators' Forum ..... GO HOM-137
Educ. Research Forum.. GO HOM-28
EpsOnLine ..... GO EPSON
Family Computing Forum ..... GO FAMFORUM
Fire Fighters' Forum..... GO SFP-36
Foreign Language Education Forum .. GO FLEFO
GameSIG ..... GO GAM-310
Good Earth Forum .... GO HOM-145
HamNet Forum ..... GO HAMNET
Heath User Group SIG..... GO HEATHUSERS
H-P Model 100 Forum .... GO HP100
Human Sexuality..... GO HSX-18
IBM PC SIG..... GO IBMSIG
Interex/H-P Forum..... GO INTEREX
Investors' Forum..... GO MMM-30
Jazz Forum..... GO LOTUS
Journalism Forum..... GO JFORUM
Kaypro Users Forum.... GO KAYPRO
LDOS/TRS-DOS..... GO LDOS
Legal Forum..... GO LAWSIG
Literary Forum..... GO HOM-136
Logicial Systems SIG.... GO PCS-49
Lotus 1-2-3 Forum ..... GO LOTUS
MEDSIG..... GO MEDSIG
MUSUS SIG..... GO MUSUS
MicroPro Forum .... GO MICROPRO
Microsoft SIG..... GO MSOFT
Military Veterans Services... GO VET
Multi-Player GameSIG . GO GAM-300
Music Forum..... GO HOM-150
Natl. Issues Forum.... GO HOM-132
OP-NET SIG..... GO OPNET
OS9 SIG..... GO OS9
Orch-90 SIG..... GO ORCH-90
Outdoor Forum ..... GO HOM-38
PDP-11 ..... GO PDP11
PR and Marketing Forum . GO SFP-48
Pascal SIG ..... GO MUSUS
Political Forum..... GO HOM-41
Programmer's SIG .... GO PROGSIG
Religion Forum ..... GO HOM-33
RockNet ..... GO ROK
Science Educ. Forum.. GO SCIENCE
SCI-FI Forum ..... GO SCIFI
Space SIG..... GO SPACEFORUM
Sports Forum..... GO HOM-110
Students' Forum ..... GO STUFO
Symphony Forum ..... GO LOTUS
TRS-80 Prof. Forum .. GO TRS80PRO
TRS-80 Model 100 SIG . GO M100SIG
Tele Forum ..... GO TELEFORUM
TeleComm SIG..... GO TELECOMM
TeleCue Forum ..... GO TELECUE
Texas Instruments Forum ..... GO TIFORUM
Travel SIG ..... GO HOM-157
U.S. Entrepreneurs' Network ..... GO USEN
VAX SIG ..... GO VAXSIG
Whole Earth Software SIG . GO WEC
WITSIG ..... GO HOM-12
Work-at-Home Forum.. GO HOM-146
The World of Lotus..... GO LOTUS
Writers and Editors SIG.. GO WESIG

G

GameSIG..... GO GAM-310
GameSIG Archives..... GO GSA
Games:
Astrology Calculator .... GO GAM-45
Baffle Word Game .... GO GAM-526
Banshi..... GO GAM-30
Biorhythms..... GO GAM-29
Black Dragon ..... GO GAM-295
Blackjack..... GO GAM-60
Castle Quest ..... GO GAM-31
Children's Games ..... GO TMC-27
Civil War ..... GO GAM-14
Classic Quotes ..... GO TMC-7
Craps..... GO GAM-33
Dor Sageth..... GO GAM-527
Fantasy..... GO GAM-16
Flying Buffalo..... GO GAM-41
Football..... GO GAM-27
Golf..... GO GAM-110
Hangman ..... GO GAM-23
MegaWars I ..... GO GAM-209
MegaWars III ..... GO GAM-105
New Adventure ..... GO GAM-59
Original Adventure ..... GO GAM-8
Roulette ..... GO GAM-42
Scott Adams' Games... GO GAM-28
Scramble..... GO GAM-43
SeaWar ..... GO GAM-57
Showbizquiz ..... GO SHOWBIZ
Space Trek ..... GO GAM-26
Space War ..... GO GAM-114
State Capital Quiz..... GO TMC-44
Trivia Test ..... GO TMC
The Whiz Quiz..... GO WHIZ
Golf..... GO GAM-21
Golf, Official PGA Guide.. GO PGA
Good Earth Forum ... GO HOM-145
Government Publications. GO GPO
Graphics:
Color Graphics..... GO CIS-91
Green Sheets:
Standard & Poor's..... GO MMM-11
Guides:
Incorporating Guide ..... GO INC
Pan Am Travel Guide ..... GO PAN
Product Ordering..... GO ORD

H

HamNet Forum ..... GO HAMNET
Hand. Users' Database ... GO HUD
Hangman..... GO GAM-23
Healthcom..... GO HCM
HealthNet ..... GO HNT
Heath User Group SIG ..... GO HEATHUSERS
Help:
Command Summary .GO COMMAND
Hewlett-Packard ..... GO PCS-28
Historical Pricing..... GO MMM-45
Hollywood Hotline ..... GO HHL
Home Shopping:
Comp-u-store..... GO CUS
Fifth Avenue Shopper..... GO FTH
MicroShoppe ..... GO MCS
Primetime Radio Classics ... GO PRC
Savings-Scan ..... GO SAV
The Electronic Mall..... GO MALL
Hotline:
Commodore..... GO CBM
HP Model 100 Forum.... GO HP100
HUG:
Heath User Group SIG... GO PCS-48
Human Sexuality..... GO HSX
Humor:
The National Satirist ..... GO KCS
WITSIG ..... GO HOM-12
Huntington National Bank GO HNB

I

I/B/E/S Earnings Estimates Ⓔ ..... GO IBES
IBM PC Forum ..... GO PCS-131
IIAA..... GO INS
INTEREX ..... GO PCS-28
Incorporating Guide..... GO INC
Index..... GO IND
Index Oscillators:
News-A-Tron ..... GO NAT
Indices:
Current Day Quotes .... GO QUOTES
Ind. Hygiene Forum .... GO SFP-47
Ind. Standard Databases .GO TDC-4
InfoText..... GO IFT
Insurance, Aircraft:
Aircraft Insurance ..... GO AVL
Insurance, Home-Auto:
IIAA..... GO INS
Intelligence Test ..... GO TMC-32
Interex/H-P Forum.... GO INTEREX
Internal Revenue Service .. GO IRS
Investments:
Commodities ... GO COMMODITIES
Current Day Quotes .... GO QUOTES
Donoghue Organization .... GO DON
Historical Pricing ..... GO MMM-45
Max Ule's Tickerscreen ..... GO TKR
MicroQuote II ..... GO MQUOTE
Portfolio Valuation ..... GO MMM-55
Quick Quote..... GO QUOTES
Quick Way Brokerage ..... GO QWK
Ticker Retrieval Ⓔ..... GO TICKER
World-Wide Investment Sys . GO WIS
Issues, Legal:
Legal Forum..... GO SFP-40

K

Kaypro Users Forum .. GO KAYPRO

L

Las Vegas Hotline..... GO VEGAS
LDOS/TRS-DOS ..... GO LDOS
Legal:
Incorporating Guide ..... GO INC
Legal Forum ..... GO SFP-40
Liquid Green..... GO UMC
LINC Publisher Connection Database..... GO TPC
Literary Forum..... GO HOM-136
Loan Amortization ... GO FINANCE
Logging On:
CompuServe Logon Inst .... GO LOG
DataPac Logon Instruct.. GO LOG-41
TYMNET Logon Instruct . GO LOG-11
Telenet Logon Instruct... GO LOG-20
Logicial Systems SIG... GO PCS-49
Logo Forum .... GO LOGOFORUM
Lotus Forum..... GO LOTUS

M

MAUG:
see listings under Apple
MEDSIG..... GO MEDSIG
MMS/Daily Comment ..... GO DC
MMS/Fedwatch..... GO FW
MUSUS SIG ..... GO PCS-55
Magazines:
Altertext ..... GO ALT
Antic ..... GO ANTIC
Computer Language..... GO CLM
Family Computing..... GO FAM
Online Today ..... GO OLT
The Direct Connection..... GO TDC
Macintosh Developers Forum..... GO MACDEV
Macintosh Users Forum ..... GO MACUS
Magic Cube Solution.. GO GAM-35
Manuals:
Product Ordering..... GO ORD
Max Ule's Tickerscreen.... GO TKR
Meal Planning:
Electronic Gourmet..... GO HMS
Medical:
AAMSI Communications... GO AAM
Healthcom ..... GO HCM
HealthNet ..... GO HNT
MEDSIG ..... GO MEDSIG
Micro-MD ..... GO MDN
PaperChase ..... GO PCH
MegaWars I..... GO GAM-209
MegaWars III..... GO GAM-105
Micro-MD ..... GO MDN
Micro Pro..... GO MICROPRO
MicroQuote II..... GO MQUOTE
MicroShoppe ..... GO MCS
Microsoft SIG..... GO MSOFT
Military Veterans Services. GO VET
Money Market Services . GO MMS
Monthly Charges ..... GO MON
Movie Reviewettes..... GO NMM
Multi-Play GameSIG . GO GAM-300
Multi-Player Games:
MegaWars I ..... GO GAM-209
MegaWars III ..... GO GAM-105
SeaWar ..... GO GAM-57
Space War ..... GO GAM-25
Music Forum ..... GO HOM-150
Mutual Funds:
Donoghue Organization .... GO DON
Historical Prices..... GO MMM-45
Liquid Green ..... GO UMC
Ticker Symbol Lookup . GO MMM-45

N

NOAA Weather Wire ..... GO WEA
NTSB Cases:
Aviation Rules & Reg..... GO AVR
NWS Aviation Weather... GO AWX
Naked Eye Astromony .... GO NIA
Natl. Bulletin Board ... GO BULLET
Natl. Issues Forum ... GO HOM-132
National Satirist, The ..... GO KCS
New Adventure ..... GO GAM-59
New Services:
What's New..... GO NEW
News:
AP Datastream ..... GO SPD-1005
AP Videotex, Business..... GO APV
AP Videotex, Entertain..... GO APV
AP Videotex, Politics ..... GO APV
AP Videotex, Weather ..... GO APV
AP Videotex, World News... GO APV
CP Business Info Wire..... GO BIW
College Press Service ..... GO CPS
Executive News Service Ⓔ.. GO ENS
Government Publications... GO GPO
Hollywood Hotline..... GO HHL
Online Today ..... GO OLT
Sports News ..... GO SPORTS
The Business Wire..... GO TBW
USA Today Update ..... GO USA
News-A-Tron..... GO NAT
Newsletters:
AAMSI Communications... GO AAM
Agri Commodities..... GO ACI
Altertext Report..... GO ALT
Commodore..... GO CBM
Computer Wire, Daily..... GO DCW
Digital Research Inc..... GO DRI

HIGHLIGHTS

Direct Connection, The ..... GO TDC
Fedwatch Newsletter..... GO MMS
Ind. Standard Databases .. GO TDC-4
Newspapers ..... GO NWS
StL Post-Disp., Business .... GO SPD
Wash. Post, Editorials ..... GO TWP
NIPSIG:
Natl. Issues Forum .... GO HOM-132
Node Abbreviations .... GO LOG-51

O

OCC Forum ..... GO RADIO
OP-NET SIG ..... GO SFP-50
OS9 SIG ..... GO PCS-18
Official Airline Guides .... GO OAG
Ohio Scientific SIG .... GO PCS-125
Olympic Scoreboard ..... GO OLY
Online Computer Connection ..... GO RADIO
Online Index:
Index ..... GO IND
Online Today ..... GO OLT
Options:
Historical Prices..... GO MMM-45
Max Ule's Tickerscreen ..... GO TKR
Quick Way Brokerage ..... GO QWK
Ticker Symbol Lookup . GO MMM-45
Orch-90 SIG ..... GO ORCH-90
Original Adventure..... GO GAM-8
OS9 Forum ..... GO OS9
Outdoor Forum ..... GO HOM-38

P

PDP-11 ..... GO PCS-53
PR and Marketing Forum ..... GO SFP-48
Pan Am Travel Guide..... GO PAN
PaperChase..... GO PCH
Pascal:
MUSUS SIG..... GO MUSUS
Pascal SIG..... GO PCS-55
Password, Changing:
Changing Password . GO PASSWORD
Personal Computing ..... GO PCS
Personal File Area..... GO FILES
Personal Finance:
Home Management .... GO HOM-80
Personal Menu..... GO MENU
Personality Profile..... GO TMC-17
Political News:
Wash. Post, Politics ..... GO TWP-15
Politics:
AP Videotex, Politics ..... GO APV
Political Forum..... GO HOM-41
Portfolio Valuation ... GO MMM-55
PowerSoft's XTRA-80... GO PCS-56
Primetime Radio Classics.. GO PRC
Problems:
Feedback to CompuServe.. GO FEED
Product Ordering ..... GO ORD
Programmer's SIG .. GO PROGSIG
Publications:
Government Publications... GO GPO

Q

Questions:
Feedback to CompuServe.. GO FEED
Quick Quote..... GO MMM-5
Quick Reference List ... GO QUICK
Quick & Reilly ..... GO QWK
Quick Way Brokerage .... GO QWK
Quips:
The National Satirist..... GO KCS

R

Rapaport Diamond Broker . GO RDC
Rates:
CompuServe Rates..... GO RATES
Ratios:
Value Line Financials ..... GO VLINE
Real Estate:
StL Post-Disp., Real Est..... GO SPD
World-Wide Investment Sys . GO WIS
Recipes:
Electronic Gourmet..... GO HMS
Recreation:
WorldWide Exchange..... GO WWX
Reference:
Reference Library ..... GO HOM-90
Religion Forum ..... GO HOM-33
Research:
Educ. Research Forum.. GO HOM-28
Government Publications... GO GPO
InfoText ..... GO IFT
Information On Demand .... GO IOD
Road Maps:
TravelVision..... GO TRV
RockNet..... GO ROK
Roulette..... GO GAM-42

S

Savings-Scan ..... GO SAV
SCI-FI Forum..... GO SCI-FI
Satire:
The National Satirist..... GO KCS
Science Educ. Forum .. GO EDU-13
SCI-FI/Fantasy Forum.... GO SCI-FI
Scott Adams' Games.. GO GAM-28
Scramble..... GO GAM-43
SeaWar..... GO GAM-57
Services for Handicapped:
Hand. Users' Database .... GO HUD
Shareholders Freebies..... GO FRE
Shawmut Bank of Boston GO SHW
Shop-at-Home:
Comp-u-store..... GO CUS
Electronic Mall..... GO MALL
Shop-at-Home ..... GO SHOP
Showbizquiz..... GO SHOWBIZ
Social Security Admin.... GO SSA
Software Reviews:
Whole Earth Software SIG . GO WEC
Space SIG ..... GO SPACEFORUM
Space Trek..... GO GAM-26
Space War..... GO GAM-25
Sports:
Auto Racing Forum..... GO RIS
Olympic Scoreboard..... GO OLY
PGA Official Tour Guide..... GO PGA
Skiers Information Service ... GO SKI
Sports Forum..... GO HOM-110
Sports News ..... GO SPORTS
Sports Weather Forecasts.. GO WEA
Sports News:
AP Datastream ..... GO SPD-1005
StL Post-Disp., Sports ..... GO SPD
Wash. Post, Sports..... GO TWP
Sports Forum..... GO HOM-110
StL Post-Disp., Autos..... GO SPD
StL Post-Disp., Business... GO SPD
StL Post-Disp., Classified .. GO SPD
StL Post-Disp., Jobs..... GO SPD
StL Post-Disp., Real Est ... GO SPD
StL Post-Disp., Sports..... GO SPD
StL Post-Disp., U.S. News . GO SPD
Standard & Poor's ... GO MMM-11
State Capital Quiz .... GO TMC-44
Stevens Business Reports . GO SBR
Stocks:
Current Day Quotes.... GO QUOTES
Downloading ..... GO MMM-6
Market Highlights ..... GO MMM-55
Portfolio Valuation ..... GO MMM-55
Return Analysis Ⓔ .... GO MMM-55
Screening Ⓔ ..... GO MMM-55
Ticker Symbol Lookup . GO MMM-45
Stocks, Bonds:
Historical Pricing ..... GO MMM-45
Max Ule's Tickerscreen ..... GO TKR
MicroQuote II ..... GO MQUOTE
Quick Quote..... GO QUOTES
Ticker Retrieval Ⓔ..... GO TICKER
Students' Forum ..... GO STUFO
Suggestions:
Feedback to CompuServe.. GO FEED

T

TELE Forum ..... GO EDU-11
TELECUE Forum ..... GO EDU-12
TRS-80:
Color Computer SIG.... GO PCS-126
TRS-80 Prof. Forum .... GO PCS-21
TRS-80 Model 100 SIG GO PCS-154
TYMNET Logon Instruct..... GO LOG-11
Tax Laws:
Internal Revenue Service..... GO IRS
Social Security Administration ..... GO SSA
Stevens Business Reports .. GO SBR
Teachers:
Educ. Research Forum..... GO EDRESEARCH
TeleComm SIG.... GO TELECOMM
Telenet Logon Instruct . GO LOG-20
Telephone Access Numbers:
Access Phone Numbers GO PHONE
Terminal Software ..... GO PCS-20
Terminal Parameters, Changing:
Changing Terminal Type. GO PROFILE
Texas Instru. Forum .... GO PCS-27
Text Editors..... GO PCS-20
Text Retrieval:
InfoText ..... GO IFT
Information On Demand .... GO IOD
The Business Wire ..... GO TBW
The College Board ..... GO TCB
The Multiple Choice..... GO TMC
Ticker Retrieval Ⓔ ..... GO TIC
Tickerscreen ..... GO TICKER
Touch-Type Tutor..... GO TMC
Travel:
A-Z Hotel Database..... GO ATZ
Official Airline Guides..... GO OAG
Travel Fax ..... GO ESC
Travelshopper..... GO TWA
TravelVision..... GO TRV
West Coast Travel..... GO WCT
WorldWide Exchange..... GO WWX
Travel Fax ..... GO ESC
Travel SIG ..... GO HOM-157
Travel Abroad:
Department of State..... GO DOS
Travelshopper..... GO TWA
TravelVision ..... GO TRV
Trivia:
Showbizquiz ..... GO SBQ
Trivia Tests ..... GO TMC
The Whiz Quiz..... GO WHIZ
TRS-80 Prof. Forum . GO TRS80PRO

U

USA Today Update..... GO USA
U.S. Entrepreneurs' Network ..... GO USEN
U.S. News:
Executive News Service Ⓔ.. GO ENS
Fed. Registery Highlights .. GO GPO
StL Post-Disp., U.S. News .. GO SPD
Wash. Post, U.S. News.... GO TWP
Unified Management..... GO UMC
United Amer. Bank..... GO UAB
User Directory .... GO DIRECTORY

V

VAX SIG..... GO VAXSIG
VIDTEX Information..... GO VID
Vacations:
WorldWide Exchange..... GO WWX
Value Line Financials.... GO VLINE
Value Line Projections..... GO EARNINGS
Video Information..... GO VIF

W

Wanted:
Bulletin Board ..... GO BULLET
Wargames:
MegaWars I ..... GO GAM-209
MegaWars III ..... GO GAM-105
Space War ..... GO GAM-25
Wash. Post, Business.. GO TWP-12
Wash. Post, Editorials .... GO TWP
Wash. Post, Financial..... GO TWP
Wash. Post, Gov't News.. GO TWP
Wash. Post, Politics ... GO TWP-15
Wash. Post, Sports..... GO TWP
Wash. Post, U.S. News ... GO TWP
Wash. Post, World News . GO TWP
Weather:
AP Videotex, Weather ..... GO APV
Aviation Weather..... GO AWX
NOAA Weather Wire ..... GO WEA
NWS Aviation Weather .... GO AWX
West Coast Travel..... GO WCT
What's New ..... GO NEW
The Whiz Quiz..... GO WHIZ
Whole Earth Software SIG GO WEC
Wine Forum ..... GO WINEFORUM
WITSIG..... GO WIT
Words of Wit & Wisdom .GO WWW
Work-at-Home Forum ..... GO HOM-146
World of Lotus..... GO LOTUS
World News:
AP Videotex, World News... GO APV
Wash. Post, World News .. GO TWP
WorldWide Exchange.... GO WWX
World-Wide Invest. Sys.... GO WIS

COMMUNICATIONS

Communications *GO COM-1*

CB Simulation
a 36-channel CB Simulator that allows any number of users to converse via their individual terminals in open, private or encoded modes. Users can tune to any of the 36 channels and monitor several channels at once.
GO CB

EasyPlex
an electronic mail service which enables users to correspond with other users using a message transfer program to address and send letters to other users.
GO EASYPLEX

CB Society
a frequently updated social interest publication featuring new CB Simulator users, in-depth personal interviews with noteworthy subscribers, CB party reports and social news items about CB users.
GO CUPCAKE

HIGHLIGHTS

National Bulletin Board
this program is for posting public notices and personal classified advertisements. The user can search through the bulletins by category.
GO BULLETIN

User Directory
a list of subscribers who have chosen to leave their name and user number as well as other personal information such as terminal type, city of residence and personal interests.
GO USERS

Forums *GO FORUMS*

Auto Racing Forum
a forum dealing with all forms of amateur and professional auto racing.
GO RACING

CBers Forum
a general topic forum dedicated to the dialogs of the many CB Simulator users.
GO CBIG

Games Forum
a forum dedicated to dialogue about online games and game playing including walk-through and hints to mastering the more challenging adventure and maze, role-playing and multi-player games.
GO GAMESIG

Educators' Forum
a forum dedicated to discussion of the role of microcomputers in education from both the educator's and learner's perspectives. Includes dialog about the use of computer-assisted instruction programs (CAI) such as PILOT and PLATO.
GO EDUCATORS

Ham Radio Operators Network
a forum dedicated to discussions of private radio operators.
GO HAMNET

Literary
a forum dedicated to the discussion of writing and publishing for both the professional and amateur. Frequent conferences focus on poetry, jokes and screen writing.
GO HOM-136

Music
a forum for discussing classical, jazz, popular, blues, country & western, rock and foreign music. This group also has an instrument exchange section.
GO HOM-150

WITSIG
a forum dedicated to expressing humor through satire, parody, jokes, facetious dialog, skits and short fiction.
GO WIT

Orchestra 90
a forum dedicated to computer based music composition. This includes the Radio Shack Orchestra 90 software series.
GO PCS-50

Religion Forum
a forum dedicated to dialogue and information exchange concerning all religions of the world as well as religious experience generally.
GO RELIGION

RockNet
a database with information about MTV happenings and upcoming rock concerts, album reviews and interviews with rock musicians. RockNet's forum offers a way to exchange messages with other rock music fans.
GO ROCK

Sci-Fi Forum
a forum dedicated to those interested in science-fiction and fantasy. Whether you're interested in the latest *Doctor Who* or *Star Trek* information, or just want to take part in a conference with a famous writer, you'll enjoy the SCI-FI Forum.
GO SCI-FI

Space Forum
a forum for users interested in all aspects of space exploration, travel, colonization, research and development and related activities. NASA news releases are posted regularly in this bulletin board.
GO SPACE

Sports
a forum dedicated to discussion of all the major sports and sporting events.
GO HOM-110

Travel Forum
a forum for discussing vacationing and travel throughout the world. Users contribute experiences and advice about places to go and things to do and see. Find the best hamburger stand in Tunisia through the adventures of the Travel Forum and its members.
GO HOM-157

Working From Home
a forum for discussing issues and concerns of people who work at home using microcomputers to conduct or support their work efforts.
GO HOM-146

NEWS/WEATHER/SPORTS

GO NEWS

Associated Press Viewdata Wire
a continuously updated news wire service reporting on world, national and regional events in all sectors of activity.
GO APV

Executive News Service
Executive News Service is the unique electronic clipping service which monitors every Associated Press state and national news wire for stories of interest to you. Stories containing words or phrases you specify are clipped as they come across the wires and held in electronic folders for you to review at your convenience.
GO ENS

Online Today Electronic Edition
an electronic extension of *Online Today* magazine. Contains daily-updated computer and videotex industry news; reviews of hardware, software and books; new product announcements; and a direct link to *Online Today* advertisers.
GO ONLINE

The Washington Post Electronic Newsletter
is a daily newsletter keying in on the political and governmental scene on Capitol Hill. Regular features include The Federal Report, Mike Causey's Federal Diary and the listings of committee hearings on the Hill. The Electronic Post also includes a regular national political report.
GO TWP

USA TODAY Update
USA TODAY Update is a news service developed by the Gannett Company, publishers of USA TODAY. Late-breaking information is gathered from hundreds of national and international sources and is condensed into executive summaries. Reports for specific industries such as telecommunications and banking are provided daily.
GO USA

NOAA Weather Wire
a continuously updated weather reporting wire service providing aviation, marine and public weather conditions in each state of the country.
GO WEATHER

Official PGA Tour Media Guide
a compilation of biographical and performance statistics of all the PGA tournament golf players.
GO PGA

Hollywood Hotline
a news and information service of noteworthy events in motion pictures, television programs and music recordings. Also included are ratings of movies, TV shows, LPs and videocassettes. Short news items highlight television shows, describe legal battles and profile personalities.
GO HOLLYWOOD

HEALTH PROFESSIONS

GO MEDICAL

AAMSI Communications Network
information provided by the same organization that sponsors the Medical Forum. The data in this electronic newsletter is updated monthly and includes medical journal abstracts and book reviews, vendor information and an index of current journals.
GO AAMSI

AAMSI Medical Forum
a "discussion forum" sponsored by the American Association for Medical Systems and Informatics. Members represent all segments of the professional medical community and use this forum to exchange ideas and information on medically-related topics. Members can access an extensive "help" file on how to use this forum and receive a listing of computer-based bulletin boards and databases that contain medical information. This forum currently has over 3,000 members throughout North America.
GO AAMSI

Healthcom Medical Information Service and Health Forum
database supplying medical information for medical professionals and consumers. Features the searchable Rare Disease Database. Forum allows professionals and lay persons to participate in health-related discussions.
GO HCM

Micro M.D. Network
features monthly newsletters dealing with the utilization of computers in medicine. It also contains a searchable database listing of more than 300 medical software programs for mini- and microcomputers.
GO MDN

OBGYN Forum
features an expert-of-the-week who discusses medical topics for professionals. A section on women's health questions and answers lists inquiries and responses by topic.
GO OBGYN

PaperChase
consists of everything in the online Medline file from January 1977 through the current date, with nearly 2 million references from more than 3,400 journals.
GO PCH

Business Management GO SFP-10

Information Retrieval Services (Infotext)
an information retrieval service designed to gather data, research current events and perform literature searches for the busy professional. Infotext is a fee-based organization providing compiled, up-to-date information in all fields of science and engineering. With access to hundreds of databases, Infotext can compile and deliver the information to help you maintain a competitive edge.
GO IFT

Legal Forum
a discussion forum where members representing all segments of the legal community can exchange ideas and information. These members can leave and retrieve messages under the categories of General Information, Computer Law, Lawyer Referral Network, Pro Bono, Issue Forum, Software, Lawyer to Lawyer and Law Enforcement.
GO LAWSIG

Military Veterans Forum
a forum for veterans of the armed forces, with sections for such topics as Locator Service, Vietnam Vets and Veterans personal adjustment. Also added is a menu for non-veterans and a feedback section for questions about veterans benefits, military careers and other information.
GO VET

PR and Marketing Forum
a discussion forum for PR and marketing professionals to exchange information through messages, conference and a data library with sections for topics such as education, government, computers, healthcare and PRSA.
GO SFP-48

U.S. Entrepreneurs' Network
is a forum to link individuals who are interested in starting a business to professionals who can offer business advice and services.
GO USEN

World-Wide Investment Service
a computerized investment appraisal system to determine the price of your investments.
GO WIS

MONEY MATTERS AND MARKETS

Market Quotes/Highlights GO MMM

Dividends, Bond Interest Payments, and Splits (DIVI)
offers dividend or distribution information and includes the ex-date, record date, payment date, distribution type and rate.

Summary Statistics (STATS)
provides descriptive statistics for an issue over a specified time period. The high, low, close, high close, low close, volume, mean and standard deviation are reported.

Examine an Issue in Detail (EXAMINE)
displays descriptive information for a specified issue (i.e., Standard & Poor's rating, shares outstanding, beta factor, latest bid, pricing and dividend history, Moody's rating, bond coupon rate, yield, maturity date or open interest).

Bonds Listing
lists all the bonds for any company you choose, and lists Yield to Maturity, coupon rate, current price.

Options Profile
lists all options outstanding for any company you choose. It lists the day end closing prices for all options trading on that company.

Search for CUSIPs and Ticker Symbols (CUSIP)
searches and lists specified security issues by company name. Also lists all the issues for a given issuer.

Market Reports (MKTHIGH)
provides up to 19 daily market reports, such as stocks up three, four or five days in a row, volume leaders, 20 most active stocks, 20 largest gains/losses, etc.

Securities Screening
(available in the Executive Service). Enter your own investment criterion and see which securities meet your test. You can select all Stocks, Bonds, Options, or Mutual Funds which satisfy your criterion. Search on items including latest price, exchange, beta, earnings, or SIC code. Useful whether you are buying into, or selling short. Great for picking bonds with specific maturity dates and yield targets.

Return Analysis
(available in the Executive Service). What is the "Holding Period Return" on your portfolio? What is the annualized rate of return? What has been the performance during comparable historical time periods of holdings which you are considering to buy? This program calculates both the holding period and annualized rate of return on the stocks you choose to analyze. You can include or exclude dividends from the return calculation. Excellent for comparing performance relative to a market index.

Portfolio Summary (PORT)
produces a valuation report on a portfolio, displaying current values and gains or losses.

Commodity Quotes
historical and same-day price, volume and open interest information.

HIGHLIGHTS

Banking and Brokerage Services

Quick Way
is provided by Quick & Reilly, the nation's third largest discount brokerage firm. It offers online purchase and sale of securities 24 hours a day, current stock and option prices, portfolio management and automatic tax record-keeping.
GO QWK

Tickerscreen
is a financial information service of the discount brokerage Max Ule & Co. It offers closing NYSE prices commission comparisons, and direct order entry of buy and sell orders for Max Ule clients.
GO TKR

Home Banking
allows you to pay your bills, transfer funds and check your account balances from the comfort of your home. Convenient and innovative banking services are available to customers of Huntington National Bank of Columbus, Shawmut Bank of Boston and United American Bank of Memphis.
GO BANK

Unified Management Corporation's Liquid Green Trust
includes access to a money market fund offering high yields, free checking and safety of principal. Authorized Liquid Green Trust customers can check their account balances and initiate ACH cash transfers to and from their local banks.
GO UMC

Earnings Projections

I/B/E/S
the Institutional Brokers' Estimate System offers monthly earnings per share estimates for the stock issues of more than 3,000 companies. Estimates represent a consensus of more than 1,200 analysts from 70 institutional sources and are updated weekly with report changes.

Value Line Forecasts
is a database of three- to five-year forecasts for more than 1,800 companies from Value Line.

Economic and Market Outlooks

Agri-Commodities
is a weekly commodity newsletter featuring trading recommendations from its Futures Focus TSF Indicator. The Indicator combines important technical, seasonal and fundamental factors to identify potentially profitable long- and short-term positions. Also provides a market overview section and tips on improving your trading performance.
GO ACI

Commodity Market Analysis and Quotes
available from News-A-Tron, includes selected grains, precious metals, petroleum products, and foreign exchange rates. News-A-Tron also offers oscillator information on selected market indices.
GO NAT

Micro Software Interfaces

Color Plots (VIDPLT or TELPLT)
provide an excellent means of reviewing trends and performance of your favorite securities. Through MicroQuote, plots for up to 17 periods of data (either daily, weekly or monthly) can be received on selected microcomputers (using the VIDTEX Executive) such as the TRS-80 Color Computer, TRS-80 Models I and III, Atari 400, Commodore PET, TRS-80 Videotex Terminal, IBM PC with color monitor, Osborne, and Atari 800. Telidon graphics for 60 periods of data (daily, weekly or monthly) can be received on compatible equipment.

Data Retrieval (DATA)
writes information in a format compatible with your microcomputer, enabling you to download prices for analysis on your microcomputer. Price and dividend information such as volume, high/ask, low/bid, close, dividend amount, type, ex-date, record date and payment date can be retrieved.

Finance Library *GO FINANCE*

The Business Information Wire
provides stories gathered by reporters across Canada and from correspondents abroad. This wire service is updated continuously throughout the day and edited by the Canadian Press with the particular information requirements of the business subscriber in mind.
GO BIW

The Business Wire
provides press releases and news articles from the world of business. Updated continuously throughout the day, The Business Wire offers timely information on hundreds of different companies.
GO TBW

Stevens Business Reports
gives you weekly information helping you run your small business more effectively. It includes tips on saving money, managing employees, handling taxes, etc.
GO SBR

Associated Press Videotex Business
includes business news updated several times throughout the day.
GO APV

Business News *GO NWS-30*

Rapaport Diamond Service
from the Diamond District on New York's 47th Street includes information on how diamond values are determined, current diamond wholesale price information, buy and sell listings, and diamond market news and reports.
GO RDC

Incorporating Guide
Now you can learn about different business enterprises and actually incorporate your business in any state quickly and economically. Provided by Corporate Agents Inc., a full-service incorporating company, the Incorporating Guide answers the many questions about making this important business move.
GO INC

Personal Finance *GO MMM*

Insurance Consumer Information Service
features information on how to shop for insurance and file a claim. One section describes individual state automobile insurance laws.
GO INS

Donoghue Moneyletter
published by the best-selling author, William E. Donoghue, offers financial advice for consumers. This newsletter, as it appears on CompuServe, draws most of its material from the nationally syndicated newspaper column by William E. Donoghue and the popular printed newsletter, Donoghue's Moneyletter.
GO DON

Internal Revenue Service
offers the full text of 66 Taxpayer Information Publications online. Also includes Tax Tips: answers to commonly-asked questions about income taxes, a list of all IRS taxpayer publications, a list of all tax forms, and online order entry for publications and forms.
GO IRS

Social Security Administration
supplies information on Social Security, including how to build up coverage, eligibility for benefits, etc.
GO SSA

MicroQuote II
provides historical market information for more than 50,000 stocks, bonds, market indices, mutual funds, government issues and options traded on U.S. and Canadian exchanges. Historical prices and volumes are available for most stocks back to 1/1/1974, and historical dividends are available back to 1/1/1968. MicroQuote II and its features listed below can be found by typing
GO QUOTES

Quick Quote
provides current-day quotes for 9,000 stocks. Quotes include the high, low, closing, volume and net change figures for the NYSE, AMEX and many OTC securities. Advanced features include a search by company name if the ticker symbol is not known, and the capability of reading in a file to check multiple securities.

Prices (PRICE)
provides price quotations for any specified time period for a specified security. Price information includes the date, volume (in 100s), high/ask, low/bid and close.

PERSONAL COMPUTING

News *GO COMPUTERS*

Antic Magazine
the electronic edition of the leading magazine for Atari users.
GO ANTIC

Ashton Tate Support Library and Forum
information and online support for users of Ashton Tate products, such as dBASEII and dBASEIII.
GO ASHTON, GO ASHFORUM

Borland International Forum
Borland, specializing in high-performance, low-cost software, lends support to the users of its software through an online forum. Current Borland products include the Turbo Pascal Family, Sidekick and SuperKey!
GO BORLAND

Computer Language
an electronic counterpart to the print magazine, *Computer Language* covers development and trends in programming languages.
GO CLM

Digital Research
offers the latest news, communications and public domain software available online via Digital Research's Technical Support Center. Products supported include Digital Research Operating Systems, Computer Languages and GEM (Graphics Environment Manager) products. Also included is a direct feedback line to Digital Research.
GO DRI

EpsOnLine Forum
an Epson user forum discussing hardware, software and peripherals. EpsoNews and Reviews with new product announcements from Epson are included.
GO EPSON

Family Computing Electronic Edition and Forum
offers the latest news and reviews from Family Computing magazine, K-POWER — the mini-magazine for kids, direct communication with the Editors at Family Computing, and public domain software listed within the magazine. Join the ongoing discussion in the Family Computing Forum.
GO FAM

IBM Novice Forum
for personal computer owners who are beginning users of IBM Personal Computers. The Novice Forum works with the IBMSIG to provide an information resource for all levels of expertise.
GO IBMNOVICE

Interex/H-P Forum
online forum supported by the International Association of Hewlett-Packard Computer Users. Includes a public message system, database of software and information, and a conferencing facility.
GO INTEREX

Tandy Newsletter
news and product announcements from the makers of TRS-80 computers.
GO TANDY

Computer Reference *GO COMPUTERS*

Special Features
a brief description of line printer services available to all CompuServe customers.

Terminal Software
a thorough description of the capabilities of CompuServe's VIDTEX software for the TRS-80 Model I and III.
GO VID

Text Editors
a brief summary of the different text editors available online in the Personal Computing area.
GO PCS-82

The World of Lotus
The Lotus Development Corp.-based service with information about Lotus products and services as well as forums for Lotus users.
GO LOTUS

Utilities
a brief listing of some of the utilities available on CompuServe.

Word Processing
a description of CompuServe's powerful RUNF10 word processing program.

Computer Forums *GO COMPUTERS*

CP/M SIG
a group that has a common interest in the fast growing and popular CP/M operating system. The group discusses CP/M-based software and the various types of machines that support CP/M systems.
GO CPMSIG

HUG
Heath Users' Group, comprised of owners of Heath microcomputers. The members of this group trade software and offer tips on the use of Heath Equipment. HUG also has a database of public domain programs for the Heath microcomputer.
GO HEATHUSERS

LSI Users
the LSI Users' Group is comprised of people interested in the uses and applications of the advanced LDOS operating system for the TRS-80. They are organized by Galactic Software.
GO LDOS

ATARI SIG
the largest and most active group of ATARI computer users in America today. It features an active message board, and has an interactive conference feature, an extensive database of public domain software and an experienced staff to provide immediate Feedback to user requests.
GO SIG ATARI

Telecommunications Forum
is dedicated to discussing the state of the art of telecommunications for microcomputers. Additional sections deal with specific hardware brands and telecommunications products.
GO TELECOMM

The MicroSoft Users' Group
a user group for those with registered software that allows users to interface with the MicroSoft Corporation's customer support team. MicroSoft is a major supplier of software and hardware for most microcomputers.
GO MSOFT

The OSI Users' Group
a group interested in the Ohio Scientific microcomputer. Detailed OSI program information is available through this group.
GO OSI USERS

The Writers' and Editors' Forum
a group devoted to news and comments about technical writing for computer oriented magazines. Authors of microcomputer software for all brands of machines and working technical writers are members of this group.
GO WESIG

TRS-80 COCO
the TRS-80 Color Computer Users' Group. Members are interested in all facets and uses of the TRS-80 Color Computer.
GO COCO

TRS-80 Model 100 Forum
a forum for the discussion of applications, software and communications for the new Model 100 microcomputer. Also provided are Model 100 programs from Public Access and technical information such as memory locations.
GO M100SIG

MAUG (Micronetworked Apple Users Group)
any Apple owner or user may become a member of any of the three forums supported by MAUG:
- the Macintosh Users Forum (a forum geared towards Apple Macintosh Users). GO MACOS
- Macintosh Developers Forum (a forum for communications of developers for the Apple Macintosh computer line. GO MACDEV
- the Apple II and III Forum (a forum where the Apple II and III computers are discussed. GO APPLEII or GO APPLEIII

These forums also provide a conferencing capability and a vast amount of public domain software for its members.
GO MAUG

Juki Model 6000

Provides Inexpensive Daisywheel Printing

Juki Industries of America Inc.
299 Market St.
Saddlebrook, NJ 07662
201/368-3666

Computers: Any computer capable of driving a printer via a parallel interface port.
Operating Systems: Not applicable.
Media: Not applicable.
Required Peripherals: Parallel port in the computer with appropriate Centronics-compatible interface cable.
Other Requirements: None.
Optional Items: RS-232C serial interface is available as a factory-installed option.
System used for test: 64K Morrow Micro Decision MD3 with serial output routed through 62K Compulink SooperSpooler for conversion to parallel input to printer.
List Price: $295

Reviewed by Ernest E. Mau

Not everyone needs a high-speed, high-performance printer that spits out from 50 to several hundred characters a second. People who need few printouts for infrequent formal letters or brief reports often can't justify spending a thousand dollars or more for a printer.

Juki's Model 6000 daisywheel printer provides a low-cost alternative. It isn't the fanciest or fastest around, but it gets the job done without a large cash outlay.

This small printer measures 16 inches wide, 9 inches deep and 5½ inches high. It weighs just over 13 pounds. It won't fit into a briefcase, but it doesn't take a weight lifter to transport it.

The Model 6000 provides a less than lightning-fast maximum speed of 10 characters per second (cps). That's at 10 characters per inch (pitch), like pica type on a typewriter. For 12 pitch or elite type, the specified speed is 8 cps. Slowness limits the printer to applications where speed is not a major concern. To prevent tying up the connected computer while printing, users could add an external printer buffer or set aside part of the computer memory as a buffer.

Selectable functions include bidirectional printing, automatic underscoring, positive and negative whole and half linefeeds, boldfacing (double striking without carriage motion), shadow printing (double striking with a 1/60-inch horizontal offset), setting tab stops and others.

The printer is controlled by "Escape" codes transmitted from the computer. The only switches turn power on or off, go online or offline and manually generate line feeds. The Escape commands are like those of a Qume Sprint 5 printer, but not all Qume commands are provided. That means the Model 6000 works with most software that supports a Qume printer, if the fanciest Qume commands aren't used.

While the Model 6000 can use 10 and 12 pitch daisywheels, it is also supposed to support 15 pitch. However, that function wouldn't operate as detailed in the manual. Supposedly, the command "Esc + US + 9" sets the horizontal motion index for 15 pitch printing. All it did for me was separate letters by almost a quarter of an inch, looking like horizontal tabs between the letters. Commands "Esc + US + 8" and "Esc + US + 10" gave narrow spacing, but neither was exactly right for 15-pitch. It is possible there was either a malfunction in the printer or errors in the manual (in several places), but everything else worked fine and the real cause wasn't identified.

The ribbon cartridge is easy to change. Although the manual didn't say so, I was told this printer uses an Olivetti Praxis 30 or 35 ribbon available in inked fabric, single-strike carbon and multi-strike carbon. I checked several retailers in my locale, but none carried those ribbons, so prospective users should make certain that ribbon supplies are readily available.

The printer provides an easily operated eject mechanism for its plastic daisywheel, minimizing chances of damaging a wheel when changing type size or style. However, the manual doesn't identify the type of daisywheel used. It isn't a Qume or Diablo wheel like I use for other printers, and it requires a spring-loaded center hub to keep it in place. Again, prospective users should check out sources for daisywheels before buying the printer.

It is important to note what the Model 6000 doesn't provide. It can't use a tractor mechanism, so it is not practical for continuous-form paper that tends to go askew when pulled by platen friction. The Model 6000 should be considered a hand fed single-sheet printer.

There are no scales to show character spacing or line length for the various print spacings. In fact, there is no alignment mark for the paper (only an easily displaced left-edge positioning slide), so users probably will want to score the paper bail to show preferred loading positions.

A paper-release lever relieves platen pressure for aligning paper, but there is no adjustment for varying paper thicknesses such as multiple-page forms.

No cover interlock is provided, and the printer operates with its top cover removed. Slow speed makes it unlikely that someone would get hurt sticking their fingers into the mechanism while printing, but there is always that possibility. Besides, a foreign object could enter the printhead area and damage the printer.

The upshot is that the Juki Model 6000 should give good service in applications that don't involve heavy printing loads, including home use, student use and so on. However, it should not be considered a primary printer for loads typical of many business and office environments.

Ernest E. Mau, a full-time free-lance writer and Online Today *reviews editor, is based in Aurora, Colo. He is the author of several books and nearly 200 articles on microcomputer products and applications.*

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T-24

PC Talk Enhanced:

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Computer Conversations
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614/263-4324

Computers: IBM PC, PC-XT, PC-AT, PCjr and most compatibles including Compaq, Columbia, Leading Edge, Zenith 150, AT&T 6300 PC, Data General One and others.
Operating Systems: PC-DOS or MS-DOS versions 2.0 through 3.x.
Media: Requires one double-sided diskette drive.
Copy Protection: None.
Required Peripherals: Color or monochrome monitor with display adapter; voice synthesizer with speaker or earphone (Arctic Board, Dec Talk, Echo GP, Echo PC, Intex Talker, Votrax Type 'N' Talk, or Votrax PSS); asynchronous communication adapter (RS232C); specially configured cable available from Computer Conversations to connect speech synthesizer to RS-232 port.
Other Requirements: Minimum 64K RAM.
Optional Items: Additional diskette drives, hard disk or electronic disk; additional memory.
System used for test: 256K Compaq Portable Computer.
List Prices: $700 to businesses and institutions; $500 to blind individuals (price is negotiable in cases of economic hardship); employers of blind individuals may qualify for a 30-day evaluation of the software and a speech synthesizer.

Reviewed by Olga Espinola

The power of the Enhanced PC Talking Program lies in its ability to make many commercial programs and a wide variety of microcomputers accessible to the visually impaired. Blind people now can work with Lotus 1-2-3, MultiMate, PC Write and many more popular programs alongside sighted colleagues. No software customization or computer modifications are needed. Since the disk is not copy protected, additional software can be copied to the program disk, allowing batch files to be written that will load everything automatically. Or separate program disks could be made up with disk operating systems for various computers the individual will use.

Once loaded, the Talking Program remains resident in memory. Therefore, it isn't necessary to reboot it when changing from one program to another. Some software's key sequences conflict with default settings of the Talking Program, but the author had the foresight to provide two alternatives to the defaults. These can be toggled at any time during operation, yet one need not learn new key sequences for each piece of software. For example, the default "Alt-F9" would be changed to "Alt-9" or "accent-9". This lends great flexibility to the broad range of programs that work with the talking software.

The most significant asset is that this program is transparent to whatever software is being run. Most talking programs for the blind rely on freezing the screen while the user examines its contents with a separate audio cursor. This complicates things like editing a document or locating the current cursor position on a spreadsheet. The Enhanced PC Talking Program eliminates such confusion by having only one cursor — the same visual cursor the sighted person uses. Thus, the blind person can tell exactly where that cursor is at any time because he or she already is there. There's no need to match an audio cursor to a visual one. Also, since most software provides a status area, the user can tell where the cursor is in that specific file.

The system is completely interactive. Any portion of the screen can be interrogated at any point without disturbing the cursor location or text. Pronunciation of capitals, spelling of words and voicing of punctuation all are toggled at the user's convenience. Windows can be set up to read any portion of the screen requested. They can be part of a line, a group of lines, a group of columns or one column; they can even overlap. This gives an incredible degree of efficiency and speed in finding things on the screen.

At present, there are a few minor bugs in the program. One is that it reads only word by word while in frozen mode. It cannot step backward a word at a time. However, it can voice character by character in any direction while interactive. This problem can be resolved through a key redefinition program like Newkey or Prokey.

A second problem is that the program won't function with software that paints (pokes) to the screen and constantly updates it. Also, programs that contain graphics won't work. These problems will remain unresolved until the technology improves and aren't faults of the Talking Program. Some manufacturers of commercial software have been willing to modify their products to strip graphics and not paint characters to the screen. Others feel that the market is too small to warrant their attention. That attitude must change if the blind person is to join the mainstream of computer users.

The author of the Enhanced PC Talking Program is eager to work with anyone who produces programs and would like to modify them for the handicapped. He provides one free hour of technical support and free updates for up to one year from purchase. He also gives users the opportunity to make suggestions and learn from each other.

Cost effectiveness coupled with its capabilities makes this program attractive to those who can't afford $4,000 to $10,000 for a customized system. Brief, clear documentation provides novices and experienced users with all the facts about its operation. The program uses fewer than 30 command sequences.

Finally, a sighted person will feel completely at ease with this program and need not even be aware of it until a blind colleague activates it. In an office situation, this is ideal. Since no customization is required, the blind person can utilize whatever computer is available at the time.

As a result, the Enhanced PC Talking Program has opened the door of the private sector to the blind.

Olga Espinola uses the Enhanced PC Talking program in her job at the Worcester County Institution for Savings in Massachusetts. She runs the program on both a Compaq computer and an IBM PC, with which she does spreadsheets and some word processing.

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Code Keeper

Secure Your Model 100

Sherman Electronics
P.O. Box 63-04
Miami, FL 33163
305/944-2111

Computers: TRS-80 Model 100.
Operating System: Not applicable.
Media: Supplied on cassette.
Other Requirements: Uses approximately 1,300 bytes of RAM.
System Used for Test: Model 100 with 24K RAM.
List Price: $25

Reviewed by Hardin Brothers

Computer and data security is a constant concern for many people. Code Keeper is an attempt to answer that concern for Model 100 users.

Once you have loaded and installed this program, every time your Model 100 is turned on it will ask for a password. If the password is incorrectly entered, the computer beeps several times. It then asks the user to return the computer to you and warns a would-be thief that the FBI has been informed that the computer has been stolen.

If you enter the correct password, you see a list of dates and times of attempted unauthorized accesses, are given a chance to erase the list, and then are given normal access to the computer.

Despite its dire warning about the FBI, Code Keeper is probably most useful for those who want to protect data from prying eyes. Unfortunately, several bugs make this program more annoying than useful.

For example, if someone enters an erroneous password of more than one character, you later have to sit through several rounds of beep alarms and "unauthorized access" messages before you have a chance to enter your password. Also, if you press the Enter key after typing your password, you will not be able to read or erase the list of unauthorized accesses.

Code Keeper requires 1,100 bytes of memory plus room for its file of unauthorized access attempts. With tighter and better programming, Code Keeper would be worth its price for those who keep sensitive data in a Model 100.

Hardin Brothers is a writer, computer programmer and teacher who lives near Los Angeles. He is a frequent contributor to several computer magazines. His CompuServe User ID number is 72165,735.

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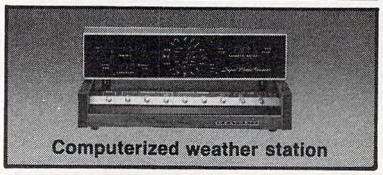

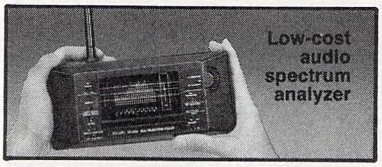

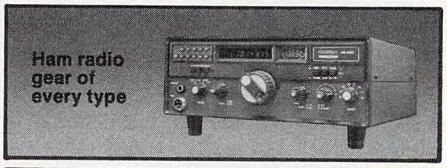

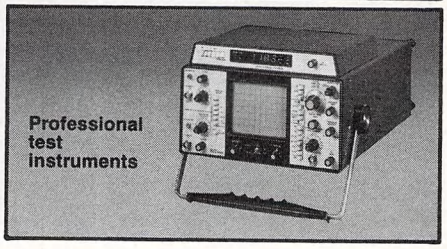

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Computers: IBM PC, PC-XT and compatibles.
Operating Systems: PC-DOS or MS-DOS (version 2.1 or higher).
Media: Requires one double-sided disk drive.
Copy Protection: None; may be run from backup copies or hard disk with no restrictions.
Required Peripherals: IBM color graphics adapter or Hercules Monochrome Graphics board; Hayes Smartmodem 1200 or compatible modem.
Other Requirements: Minimum 256K RAM.
Optional Items: None.
System used for test: 484K IBM PC, two double-sided, double-density disk drives, Okidata Microline 84 printer, running PC-DOS 2.1, Ven-Tel PCModem Half Card, IBM color graphics adapter.
List Prices: $395 (annual subscription, $300; first year subscription included in purchase price).

Reviewed by William J. Lynott

As recently as a couple of years ago, worthwhile software for the individual investor was practically nonexistent. Today, dozens of programs are available, with new ones coming on the market almost every week. Many early releases were hardly more than simplistic templates that could easily be reproduced by any skilled spreadsheet user. That's not true today, and many investment management programs now offer sophistication that will meet and exceed the needs of all but the most demanding investors. Telescan Analyzer is among the best of its type.

Given its broad capabilities, Telescan Analyzer is one of the easiest to use investment programs I've seen. After a simple installation procedure, the program automatically dials and logs onto the Telescan database. From there, you need only make your selection from menus that guide you through the steps you've chosen.

There are two basic approaches to investing in the stock market. One is the technical system. Technicians depend on analysis of such historical data as volume of trading, rate of change and average stock price over a given period of time.

The other approach is called the fundamental method. This system depends on analysis of a company's actual performance in such areas as earnings, dividends and cash flow. Telescan Analyzer will satisfy investors of either school.

Many investors feel that converting available data into a chart is the most efficient and accurate way to analyze it. The trouble is that preparing charts manually is a difficult and time-consuming process. Telescan Analyzer and a properly equipped personal computer make this tough job a piece of cake.

At the heart of the Telescan system is the company's own database. They've developed a 12-year history of over 7,000 stocks, including every stock on the American and New York stock exchanges. The database is updated daily.

When the Telescan Analyzer main menu appears on the screen, just choose the Stock Graphs option from among the four choices. You're then asked to supply the stock's ticker symbol or company name. In seconds, the screen will display a bar graph of the stock based on the default parameters. You can change the time period of this graph from one month to the full 12 years, or any intermediate period. You can also alter the basis of the graph by choosing from among six technical indicators or six fundamental indicators. The technical indicators are moving average, cycle analysis, momentum, relative strength, on-balance volume and trend line marker — all significant to technical investors. For the fundamentalist, the program provides book value, dividends, earnings, cash flow, capital spending and a composite of those five.

The purpose of all this, of course, is to combine these multiple data into a form that will enable the user to spot trends that may help to predict the future course of a stock's price. Whether this can be done successfully, we'll leave up to the theorists and stout of heart. However, if you're an investor who depends on technical or fundamental analysis, Telescan Analyzer will do the job with superb efficiency and speed.

The charts produced by the program while online can easily be saved to disk so that you can study them at your leisure after you've logged off and aren't paying for connect time to the database.

Many people consider insider trading an important part of stock analysis, and Telescan doesn't disappoint here either. The enormous Telescan database includes data on buy/sell activity by officers, directors and large stockholders of the big publicly held companies. To help with your analysis, you may select from among open market sales, open market purchases or exercise of stock options.

The use of a program such as Telescan Analyzer is not inexpensive. Besides the annual subscription fee (the first year is included in the purchase price), you must also pay an hourly access rate for the time you're online with the database. Currently that is $10 per hour during prime time or $5 per hour at other times.

For the serious investor, though, the speed and efficiency with which Telescan provides investment data undoubtedly places it among the most practical and, ultimately, the least expensive ways to go about the job.

William J. Lynott is president of W.J. Lynott Associates, a management consulting firm in suburban Philadelphia, Pa. His CompuServe User ID number is 70007,420.

GO EBB or circle 19 on the Reader Service Form.

Telescape

Communications Software For The Macintosh

Mainstay
28611-B Canwood St.
Agoura Hills, CA 91301
818/991-6540 (voice) or
818/991-5037 (modem)

Computers: Apple Macintosh (including XL) and Lisa 2 with Macworks.
Operating Systems: Macintosh desktop environment.
Media: Single disk.
Copy Protection: None.
Required Peripherals: Modem.
Other Requirements: none.
Optional: Auto-answer modem; Apple External Drive or hard disk; printer.
System used for test: 128K Apple Macintosh with internal drive, Apple Modem 300, and Apple ImageWriter printer.
List Price: $125

Reviewed by Joe Farace

Telescape may just start a new trend in Macintosh software by introducing many different communications functions into a single package.

This multilevel telecommunications tool can be used successfully by novices

or experts. While that is a popular claim of software, this time it is true. The classy packaging contains an informative manual that takes newcomers all the way through the connect process.

Learning is expedited in an unusual way. The "Getting Started" section talks new users through a connection with Mainstay's own Macintosh that also runs Telescape. Once connection is established it shows how to communicate with an electronic mail system and how to upload and download files by actually doing it. The manual makes it clear that Mainstay's computer is in California, so toll charges may be involved. It suggests nighttime calls to minimize such charges. Users already experienced with terminal software may want to skip directly to the "Telecommunications Basics" section.

MacTerminal users may be surprised to see that Telescape omits control of information scrolling off the screen. Instead, a "receive file" command stores all downloaded information outside the program. There's nothing wrong with this approach, but it may take users a little while to get acclimated.

Telescape provides a user-definable multifunction directory that stores all needed connect information and required logon procedures. While this works great, changing or adding to the built-in directory entries can get complicated.

There's a directory subsection designed for creating custom macro instructions written in Telescape's own Macro Command Language. The manual explains this language, but the modem manual is needed for specific product related information. Instead of bouncing back and forth between two manuals, users may want to take advantage of cut-and-paste procedures that are available at the click of a mouse button. Even then, it takes some time to create the exact macros needed.

Fortunately, a CompuServe directory entry already is provided. By changing the telephone number to match the local node and inserting an ID number and password, connection to CompuServe is accomplished in the slickest, least painful way I've experienced. Other preset directory entries are a couple of bulletin boards and Telescape's own data line. A novice can get started fast just by changing existing entries to access to a variety of services.

Telescape can emulate numerous terminal configurations. The manual includes examples for TTY, VT52 and VT100, and experienced users can employ Telescape's Terminal Emulation Language to establish characteristics required by a host computer. Mainstay plans to develop additional emulations and maintain a terminal definition library.

To this point, Telescape is simply a full-featured terminal program, but here's where it starts to get interesting. Most bulletin boards and CompuServe's own MAUG contain public domain software that must be downloaded in a text format. Macintosh applications typically need to be transformed from text to binary form using a conversion program. The most popular software for this purpose is BinHex, was written by Y. Lempereur, who also created Telescape. Consequently, BinHex version 5.0 is available at any time by pulling down the window marked "Utilities."

Telescape also contains a Graphics Applications Language for creating graphic messages that can be displayed in real time. Although the manual admits that the development tools for this new technology are still crude, the disk contains an excellent example, and the manual helps create a simple graphic message. The process is well explained in the manual and a detailed appendix.

If all that isn't enough, Telescape provides a personal message service. Full use of this option requires an auto-answer modem. Users who call Mainstay's computer already have some experience calling into the program's message service.

Telescape isn't an ordinary terminal program. It is the first of a new breed designed to handle a broad spectrum of telecommunications needs. Its versatility is not achieved without adding a degree of complexity, however. Telescape requires time and study to take full advantage of the available features. To help, Mainstay encourages users to call their computer and leave messages or ask questions. This novel approach to customer service fits the software's personality.

Notably, Telescape is priced competitively with much weaker programs. Although it may take you a while to learn how to use Telescape's power, you'll be glad you did.

Joe Farace is a writer and photographer from Denver, Colo. He is a contributing editor of PhotoMethods *magazine and his reviews of Macintosh software will appear in a forthcoming book from Arrays Inc.*

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SuperKey

A Keyboard Macro Generator

Borland International Inc.
4585 Scotts Valley Dr.
Scotts Valley, CA 95066
408/438-8400

Computers: IBM PC, PC-XT, PC-AT, PCjr and compatible computers.
Operating Systems: PC-DOS and MS-DOS 2.0 or higher.
Media: One double-sided, double-density disk drive required.
Copy Protection: None.
Required Peripherals: Monochrome display monitor.
Other Requirements: Minimum 128K RAM.
Optional Items: None.
System used for test: 448K IBM PC, two 360K disk drives, monochrome display and color graphics adapter, Multi-Tech MT212A baud modem, C. Itoh Prowriter dot-matrix printer; running PC-DOS 2.1.
List Price: $69.95, with a 60-day money-back guarantee; product support is available in a CompuServe special interest group reached by typing GO BOR.

Reviewed by Howard Berenbon

If you need a keyboard macro generator like ProKey but want more features for half the price, SuperKey is for you.

This utility records sequences of characters in any key. Commands, text or data may be stored and used from within other programs. SuperKey has file encryption with password protection, help screens designed with display macros, definable keyboard layouts, screen protection, a 128-character keyboard buffer and a command stack holding the last 10 to 30 DOS commands for possible repetition.

Using SuperKey was simple, following its clearly written 200-page manual. It is preinstalled for an IBM PC, but can be reconfigured. Only the KEY.COM file is required on the work diskette. Once loaded, SuperKey resides in memory awaiting activation by pressing "Alt /" and works from within most popular software packages like spreadsheets, databases, word processors and the like. Using pull-down menus and help accessed by pressing the F1 key, I found it easy to use; the Escape key returns to the previously active software. Macros are recorded and accessed using save and load commands and the editor. Also, examples are included on diskette for programs like Lotus 1-2-3 and WordStar.

The display macro capability allows help-file creation, in window form, to 65K for use with other software. A "cut-and-paste" feature copies text from one screen to another for swapping between programs. And, SuperKey can use ProKey macro files and interface with SideKick.

SuperKey is a great aid even if used just for issuing repetitive commands through single keystrokes.

Howard Berenbon is the author of the Mostly BASIC: Applications *series of books published by Howard W. Sams & Co. Inc.*

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Stock-Trends

Investment Management Software

JLV Enterprises Inc.
Box 509
Garrisonville, VA 22463
703/752-5552 or 703/659-3174

Computers: IBM PC, PC-XT and compatibles; Heath/Zenith; Kaypro.
Operating Systems: PC-DOS or MS-DOS; CP/M; Z-DOS.
Media: One disk drive.
Copy Protection: None.
Required Peripherals: None.
Other Requirements: Minimum 128K RAM.
Optional Items: Printer strongly recommended.
System used for test: 484K IBM PC, two double-sided, double-density disk drives; Okidata Microline 84 printer; running PC-DOS 2.1.
List Price: $39.95

Reviewed by William J. Lynott

My first impression of Stock-Trends was "why bother?" This program does only one job: It calculates the moving average for any number of stocks over any period of time. This is the kind of number-crunching that spreadsheets do so well.

But after running the program through its paces, I can see where even a skilled spreadsheet user would have trouble trying to duplicate Stock-Trends.

Moving average is the name given to the process of calculating an average by dropping the oldest entry each time you add a new one; thus, the average "moves" to keep pace with the latest entries. Stock market investors who make their buy/sell decisions on the basis of moving averages should find Stock-Trends a worthwhile investment.

It's menu-driven and flexible. You can choose the time periods (daily, weekly or monthly) for calculations, and Stock-Trends will convert price information you enter into graphs that provide the buy/sell signals that moving average aficionados consider significant. With clever use of the *, + and – symbols, the program creates graphic representations of data, even if your system does not have graphic capabilities.

You enter the starting date and the period between entries for a given stock, and the program creates a screen display with the proper dates for entries. By choosing the print mode from Stock-Trends' master menu, you can print a hard copy of any report for further study.

Stock-Trends is a single-purpose program. However, it does its one job beautifully without unnecessary fuss. I like it.

William J. Lynott is president of W.J. Lynott Associates, a management consulting firm in suburban Philadelphia, Pa. His CompuServe User ID number is 70007,420.

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Smart Start

Provides Fast And Easy Access To Commodore Computers

MUSE Software
347 N. Charles St.
Baltimore, MD 21201
301/659-7212

Computers: Commodore 64 and 128.
Operating Systems: Not applicable.
Media: One disk drive required.
Copy Protection: None.
Required Peripherals: None.
Other Requirements: None.
Optional Items: None.
System used for test: Commodore 64, 1541 diskette drive, 1525 printer, 1701 color monitor.
List Price: $39.95

Reviewed by James Moran

The Commodore 64 and its close relative, the Commodore 128, are powerful computers with inconvenient operating systems. There are no simple ways to change screen colors nor to perform a task as basic as running a disk directory. Many Commodore users would be tickled to have a program that performs these functions, acts as a sprite editor, and even automatically generates BASIC programs to utilize the impressive Commodore sound chip. Smart Start offers all these functions and more.

The program is loaded as a non-relocatable assembler routine that always resides in high memory. The developers of this package assume that users will have the BASIC interpreter active. To toggle between BASIC and the Smart Start pull down menus, the Stop and Restore keys are pressed simultaneously. The main menu displays options to load, run or save programs, as well as options to control screen colors and perform some system utilities.

Whenever the main menu is active, a file directory for the mounted diskette is displayed on the screen. A user program on that diskette can be loaded by moving the cursor to that entry and pressing return. Subsequently, selecting the run option from the menu then executes the loaded program. Although this method of running a program is quicker than the standard Commodore procedure, it is still cumbersome, and various public-domain programs are available to handle the task better.

Selecting the color option from the main menu displays a screen with numbered color blocks. When a color is selected by its number, pressing certain keyboard keys allows users to change the default border and background colors and to specify normal or reverse text mode. Although this method is quicker than using pokes, it does not seem particularly useful.

The utilities function on the main menu allows setting the system clock and for audio alarms. Other utility functions include a screen print function, a disk format utility and a sprite editor. Of these, the sprite editor would be the most useful to new users. Sprites can be simply built and edited, and then subsequently generated into BASIC code for use by a user program.

Some subsidiary programs on the distribution diskette but not a part of the main menu include a sound generator program, a merge utility for combining programs and a printer setup utility.

Although all programs and menus in Smart Start performed as claimed, none were advanced enough to justify the cost of this software package. Equivalent and free public-domain programs are available to perform all functions offered by Smart Start.

James Moran is a free-lance writer and frequent contributor to Online Today.

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For more software review listings, refer to the Online Today Electronic Edition *table of contents on page 4.*

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4. **THE WORD LOCAL> WILL APPEAR. ENTER C ITI <RET>.**
5. **ONCE AGAIN, YOUR SCREEN WILL REQUEST USERNAME:. ONCE AGAIN, ENTER LT35 <RET>.**

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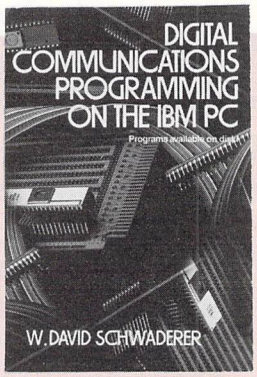
Digital Communications Programming on the IBM PC

By W. David Schwaderer
Wiley Press, 1985
332 pages; $17.95 (softcover)
Reviewed by James Moran

Digital Communications Programming on the IBM PC is not a book for the casual reader. It is a sourcebook for those who have a working knowledge of BASIC and who also have a desire to understand how the IBM PC can be used in a telecommunications environment. If you're looking for a friendly tour through the world of communications, you had better look elsewhere; but if you want to know what's really going on between your IBM PC and the computer at the other end of the phone line, then this book is for you.

Organized into sections, the book begins with an introductory discussion on digital communications and quickly moves on to explore the topic of computer-to-computer communication. Included in the explanations and examples are telecommunications terminology, protocols and line considerations. Detailed but understandable explanations — perhaps the first anywhere — are presented on such topics as parity generation schemes, data representations and communications modes.

The second section in the book examines advanced BASIC programming techniques that are necessary to an understanding of the remaining sections in the book. Subjects seemingly as basic as the personal computer's keyboard are covered in detail so that input programming techniques may be understood. Other chapters in the section include discussions of advanced programming uses of monochrome and color monitors as well as an entire chapter on BASIC's communications facilities.



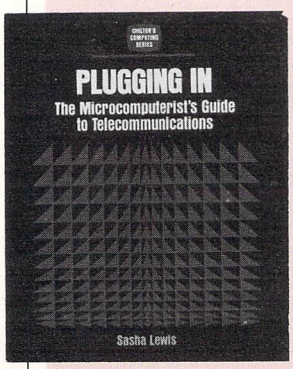
If you want to know what's really going on between your IBM PC and the computer at the other end of the phone line, then this book is for you.

Section three introduces the basic communications facilities with examples of programming for full duplex operations and event trapping. A complete evaluation of IBM's supplied communications program, COMM.BAS, is also included in this section.

The book's fourth section incorporates communications programming techniques that were introduced in earlier chapters. By the end of this section, readers have constructed a full-scale communications program — in BASIC — that will interface with information utilities such as CompuServe.

The final section discusses intelligent modems and suggests modifications to the previously designed program to incorporate some of the modems advanced features. A complete set of appendices that include modem theory, ASCII encoding schemes, and special ANSI control character information completes the book.

James Moran is vice president of Programming Service Corp., a Midwestern consulting and research firm.



Telecomputing is real; it is not going to go away. It will become the way of the future.

Plugging In:
The Microcomputerist's Guide to Telecommunications

By Sasha Lewis
Chilton Book Co., 1985
220 pages; $11.95 (softcover)
Reviewed by James Moran

Plugging In is publicized as a "Microcomputerist's Guide to Telecommunications." That subtitle is limiting, however, since this book can also be used as a buyer's guide for telecommunications equipment and services. Even those who are considering their first computer purchase will find something useful in this book.

Sasha Lewis, who is also the editor of *Sources* — a newsletter on data sources for professionals, wrote this book so readers could find their way through the telecomputing maze. First time users of telecomputing services may be barely over the familiarization stage with their computers. It was the author's hope that with this book the reader's first experience with telecomputing would be pleasurable, profitable and exciting.

The beginning third of *Plugging In* is an introductory romp through computer history, hardware and software. Most of the material is slanted towards telecomputing so that readers reaching the middle section of the book will have a firm understanding of communications technology and terminology.

The middle chapters in the book introduce readers to the amazing variety of services that are available to microcomputer users. A sampler of all the popular information utilities as well as overviews to specialized databases are contained in these chapters. Of course, more popular services, such as CompuServe, are explained in greater detail and with more of a tutorial approach.

The last chapters in *Plugging In* investigate some of the more exotic bulletin boards, provide some practical hints for the inexpensive use of information services and take a look at the future of telecomputing.

Author Lewis has a comforting and non-threatening style of writing and even computer novices will be able to make use of the information this book offers. Perhaps the best reason for reading this book is reflected in the author's own words: "Telecomputing is real; it is not going to go away. It will become the way of the future."

For more book review listings, refer to the Online Today Electronic Edition *table of contents on page 4.*

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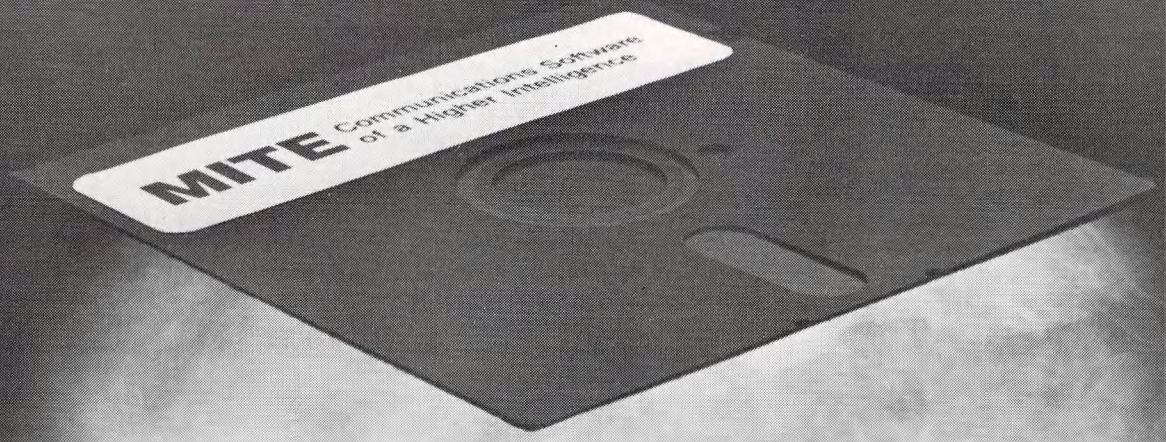

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Everybody's Computer Fix-It Book

By Joel Makower and Edward Murray
Quantum Press/Doubleday, 1985
191 pages; $10.95 (softcover)
Reviewed by Harry Green

Electronic equipment falls into two categories: the kind you throw away when it breaks and the kind you take to an expert to repair. As the computer is too pricey for the first category, most of us look for a repair shop when the disk drives halt and the screen winks out.

Everybody's Computer Fix-It Book argues that you can do many repairs yourself, at least if you have time to learn what your computer's components do and what kind of symptoms they give when they fail. Most businesses will still choose the repair shop, but if you bought the computer as a hobby, why not enhance your skills by learning what makes it tick?

This book interprets the lingo that characterizes many computer manuals. The language is crisp and the terminology is explained clearly enough to satisfy all but those who didn't really want to learn it in the first place. The techniques the authors teach are little more than common sense; but if common sense was in plentiful supply, half the repair shops would be out of business. Makower and Murray emphasize the points we all know but violate. Keep it clean. Handle the disks with the respect you'd give a vial of nitro. Blow the dust off before it gums up your keyboard.

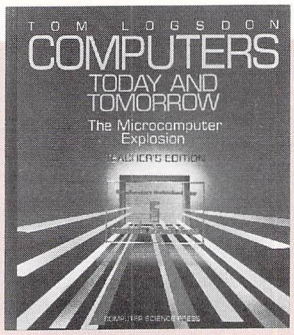
Following a general introductory section, they present chapters on the major components of a computer system. Besides discussions on the central processor, disk drives, power supply and monitor, chapters are presented on serial and parallel interfaces, modems and printers.

In the printer chapter the advice consists primarily of keeping it clean and free of paper shavings, but the interface and modem chapters are more detailed. *Everybody's Computer Fix-It Book* contains practical advice on RS-232C connections — those gremlins that cause data to be transmitted on the receive lead, or that make the clear-to-send lead take a lunch break just when you have a 2,000 word file to send and a deadline staring you in the face. The interfaces are clearly diagramed, showing just how to assemble cables and explaining the meaning of the software interfaces you must initialize to make data communications work.

This book is not oriented to any particular brand of personal computer, so don't expect specific advice pertaining to your system. *Everybody's Computer Fix-It Book* can, however, be a valuable reference for those who want to learn how to maintain their own computers. The time to start is while the computer is working. Unless the trouble is something simple like a blown fuse or a loose plug, if you wait until it is dead to begin reading this book, you may find that you have too much to learn.

An old saw about computers says that it takes a technician and a Doberman to maintain one. The dog's job is to keep the technician away from the equipment. I tend to agree, but if you want to wander into the uncharted depths of your system, this book is a good guide.

Harry Green is a free-lance writer from Portland, Ore. He is author of Automating Your Office *and* Local Area Networks. *A forthcoming book,* Handbook of Telecommunications, *will be published by Dow Jones-Irwin in 1985. His CompuServe User ID number is 70007,431.*



Topics addressed by Logsdon include well-rounded treatments of computer-aided instruction, computer-aided design, robotics, computer crime.

Computers Today and Tomorrow:
The Microcomputer Explosion

By Tom Logsdon
Computer Science Press, 1985
423 pages; $24.95
Reviewed by Carole Houze Gerber

Written for what the publisher describes as "non-specialist" high school and college students, *Computers Today and Tomorrow* offers a simple, clearly written overview of the computer field.

The textbook is organized logically into 16 chapters covering nearly every aspect of computers relevant to students, including at least one chapter — "Computers and Military Power" — I haven't seen in other texts.

The more standard topics addressed by Logsdon include well-rounded treatments of computer-aided instruction, computer-aided design, robotics, computer crime. There are also a couple of early chapters devoted to the nuts and bolts (bits and bytes?) of how computers operate.

Each chapter also contains suggestions for student exercises and student projects. Unlike the silly projects suggested in many texts that are usually just fillers, this book offers some genuinely interesting activities. For example, an activity at the end of Chapter 6, "Electronic Privacy Intrusion," tells students how to research the computerized records on their families by contacting TRW Credit Data Bureau. Following the chapter on CAI is an activity directing students to write advertising copy for various products discussed in the chapter.

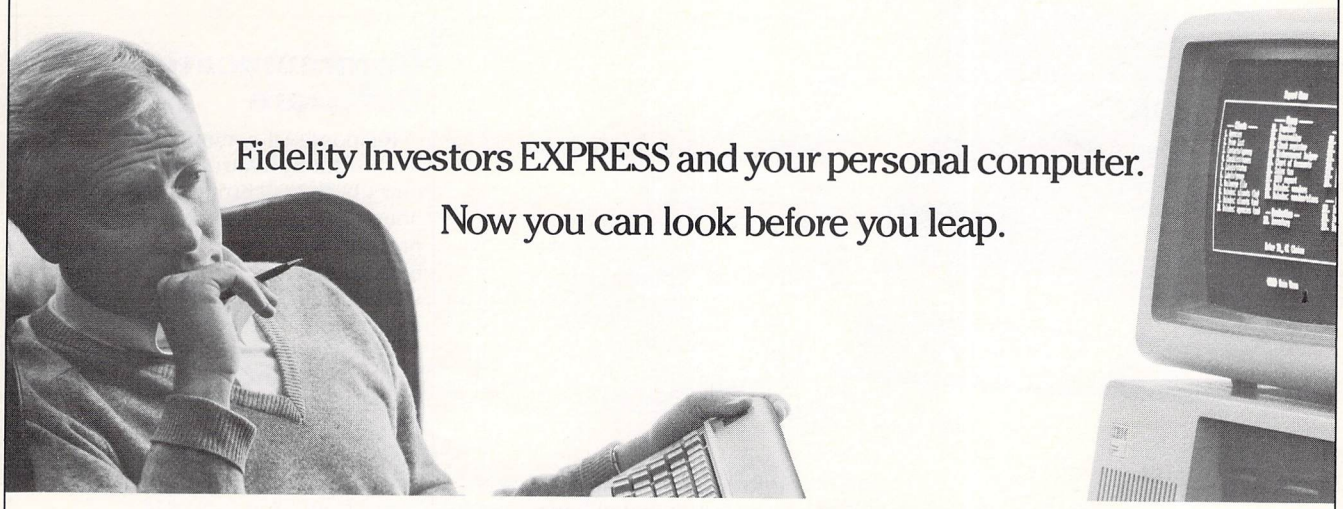
Some suggested activities are more creative than others, of course, but ideas for student projects are varied, and most seemed appropriate to the material covered in each chapter.

Logsdon's writing style is pleasant and simple, but he avoids talking down to his young audience. Too often, the more sophisticated reader is put off by the formula-style writing of many textbooks. The author skillfully avoids this trap. Instead of breaking complicated ideas into a series of simple sentences, he offers the reader many examples to help get across difficult concepts. In short, Logsdon does not skimp on either style or substance to put forward his ideas.

My only quarrel with this text — and it's a very small quarrel — is that the graphics are not particularly good. All charts and other illustrations are in the same dull blue as the text's subheads, and many of the drawings look like clip art.

Logsdon's fine writing deserves a flashier package. Perhaps the publishers will jazz up the presentation in a later edition.

Carole Houze Gerber is a contributing editor of Online Today. *Her book,* Turn Your Kid Into a Computer Genius, *was recently published by E.P. Dutton. She is currently working on a children's book about computer ethics for Franklin Watts Publishers. Her CompuServe User ID number is 70007,1215.*



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A Scientific Spell Checker

CMI Software has introduced a new version of its TechWriter scientific word processing program equipped with a 100,000-word spelling checker. Users can also create their own dictionary of approximately 1,500 words on diskette-based systems.

TechWriter lets the user blend scientific and mathematical characters and equations with standard text. All characters and formats are displayed on the screen exactly as they will appear printed. The spelling checker is integrated with the MS-DOS version of TechWriter, which runs on the IBM PC, PC-XT, PC-AT and compatible computers.

Retail price of TechWriter with the spell checker is $695. Current users will be able to upgrade their software. For information, contact CMI Software, Waltham, MA 02154; 617/899-7244.

GO EBB or circle 35 on the Reader Service Form.

Smart Software

The Smart Software System 2.0 from Innovative Software Inc. includes a communications module, new programming language and spreadsheet enhancements. The program is not copy-protected.

The modularly integrated Smart Software System features word processing, spreadsheet with graphics and database management. The Smart Programming Language is composed of English commands that can be accessed and utilized by both non-technical users and custom programmers. The communication module offers full-featured asynchronous communications.

Current owners of Multimate, WordStar, Lotus 1-2-3, dBase and Symphony are being offered a 90-day upgrade by Innovative for $495. Stand-alone programs may be purchased for $195.

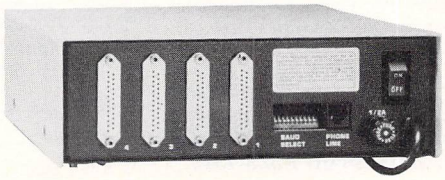
For information, contact Innovative Software Inc., 9300 W. 110th St., Overland Park, KS 66210; 913/383-1089.

GO EBB or circle 36 on the Reader Service Form.

Multi-user Modem

A four-user, auto-dial 212A modem has been introduced by Western Telematic Inc. The Model MM-41's features include an auto-dialer with each of the four ports containing a 20-number directory that lets the user automatically dial by name or number. A battery-backed memory stores data up to five years with the power off.

A security password call-in feature is also provided. An incoming call will automatically connect to port one unless a password plus a new port number is received. This means a caller could not access a computer connected to ports two, three and four without the proper password and port number.



The modem sells for $795. For information, contact Western Telematic Inc., 2435 Anne St., Santa Ana, CA 92704; 800/854-7226 (nationwide) or 714/979-0363 (California).

GO EBB or circle 37 on the Reader Service Form.

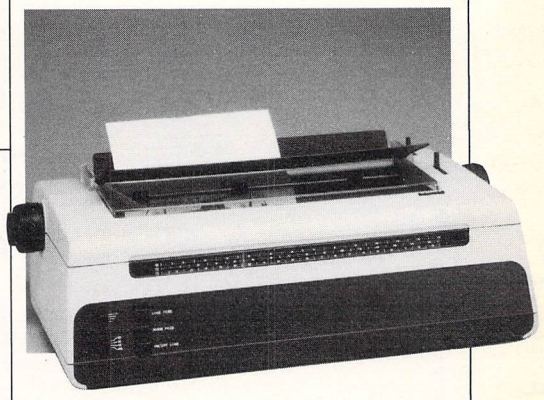
Communications Software

Respond/All communications software from Software Synergy Inc. combines both synchronous and asynchronous communications in a single product, allowing IBM PCs and compatibles to emulate a variety of terminals as well as transfer files between PCs, micros, minis and mainframes.

Data can be sent or received automatically and unattended. The menu-driven software includes Xpress keys that allow experienced users to bypass menus. Error-checking protocols ensure accurate transmission. Retail prices range from $853 to $4,848.

For information, contact Software Synergy Inc., 466 Main St., New Rochelle, NY 10801; 914/633-0400.

GO EBB or circle 38 on the Reader Service Form.



Daisywheel Printer

Facit Inc. has introduced an IBM PC compatible version of its 4560 daisywheel printer for businesses. The 4560's new IBM compatibility is provided by a parallel interface that handles both seven-bit ASCII and eight-bit IBM PC codes.

Features include vertical platen microstepping in 1/48-inch increments, which allows the unit to vertically position characters anywhere on the page; space compression, which allows horizontal spacing at tabulation speed; and a drop-in 112-character printwheel.

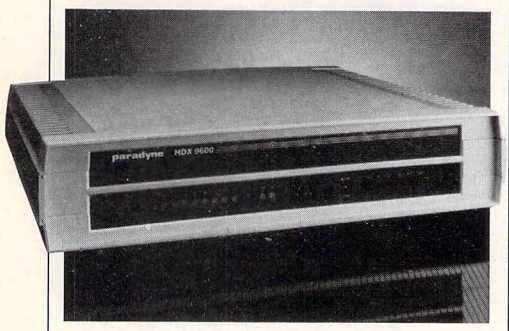
Retailing for $795, the 4560 offers boldface, shadow printing and automatic underlining in standard and proportional pitches. It prints at 22 cps and operates at less than 60 dBA.

For information, contact Facit Inc., 9 Executive Dr., Merrimack, NH 03054; 603/424-8000.

GO EBB or circle 39 on the Reader Service Form.

9600 Modem

Paradyne Corp. has introduced the HDX 9600 modem, which transmits and receives high-speed synchronous data at 9600 bps over the Public Switched Telephone Network. A fall-back feature provides online compatibility with 208B-type modems at 4800 bps.



The HDX is designed for half-duplex, point-to-point applications. When communicating with a 208B-type modem, the unit automatically adjusts its signaling format to 208B, allowing existing 208B networks at 4800 bps to be upgraded to 9600 bps without affecting current services. The modem retails for $1,995.

For information, contact Paradyne Corp., P.O. Box 1347, 8550 Ulmerton Rd., Largo, FL 33540; 813/530-2000.

GO EBB or circle 28 on the Reader Service Form.

Terminal Emulation

The Magnum MCS-A from American High-Tech Industries Inc. is a Multifunctional Communications System — Asynchronous.

The Magnum MCS-A, which is IBM PC compatible and utilizes only one expansion slot, has both an asynchronous modem and multifunctional board features.

Included is TurboCom, a communications software package that permits unlimited asynchronous emulation capability, including receiving a file from a computer, emulating that computer's standard terminal, changing the emulation to another type of terminal and transmitting the received file to a different type of computer either locally or through telephone lines.

For information, contact American High-Tech Industries Inc., Sales and Marketing Department, 11111 Wilcrest Green Dr., Suite 201, Houston, TX 77042; 713/785-1540.

GO EBB or circle 29 on the Reader Service Form.

Leading Edge PC

Leading Edge Products has introduced a new personal computer called the Model D.

Retailing for $1,495, the computer is completely IBM-compatible. Features include 256K of standard memory, expandable to 640K; four IBM compatible I/O slots; a single 5¼-inch double-sided, double-density disk drive and one 10MB fixed disk drive; parallel and serial printer ports; Hercules graphic emulation; monochrome and RGB monitor output; and a battery-backed clock-calendar.

For information, contact Leading Edge Products Inc., Systems and Software Division, 225 Turnpike St., Canton, MA 02021; 800/343-6833 or 617/828-8150.

GO EBB or circle 30 on the Reader Service Form.

Word Processor

Multimate International Corp. has introduced the Advantage Professional Word Processor designed for the IBM PC and compatibles and offering automatic footnoting, forms generation, section numbering, table of contents generation and an information management package.

Documents created with other MultiMate Professional Word Processor packages are fully compatible with Advantage.

MultiMate On-File, a new information management package, is included at no extra charge. It offers list-management and mail-merge capabilities without extra software or file conversion.

The program sells for $595. For information, contact Multimate International Corp., 52 Oakland Ave. N., East Hartford, CT 06108; 203/522-2116.

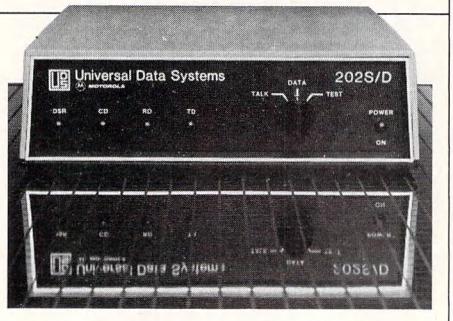
GO EBB or circle 31 on the Reader Service Form.

New Modem

Universal Data Systems has introduced a new microprocessor-powered 202 series modem called the UDS 202S/D.

The UDS 202S/D is a 0 to 1200 bps half-duplex modem for asynchronous data transmission or 1200 bps synchronous data transmission over the Public Switched Telephone Network.

Features include manual or auto-answer, a serial auto-dialer, pulse or dial-tone dialing, volatile memory and dial tone detect for accessing outside lines. The modem sells for $495.



For information, contact Universal Data Systems Inc., 5000 Bradford Dr., Huntsville, AL 35805-1953; 205/837-8100.

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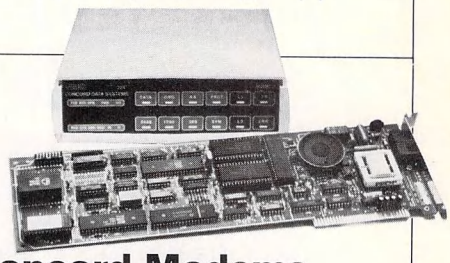

Concord Modems

Concord Data Systems Inc. has introduced two modems that operate at 300, 1200 and 2400 baud.

Both modems feature flexible co-processing architecture. Using one chip for communications processing and the other for features, it is possible to add more features in the future.

The CDS Series II is a stand-alone modem that operates in both synchronous and asynchronous modes. It retails for $595. The CDS 224 PC is a single-card, internal modem that is compatible with the IBM PC, PC-XT or PC-AT. Priced at $695, it is command-driven via keyboard.

For information, contact Concord Data Systems Inc., 303 Bear Hill Rd., Waltham, MA 02154; 617/890-1394.

GO EBB or circle 32 on the Reader Service Form.

Error Free Modem

Western DataCom has released its new 424 Error Free 2400/1200/300 bps triple modem and auto-dialer that implements Microm's Networking Protocol for error control.

This full-duplex modem has been designed for easy installation. Auto-dialer features include pulse or tone dialing with automatic detection, memory for a telephone number up to 32 digits and positive dial tone detection. The unit is priced at $895.

For information, contact Western DataCom, 5083 Market St., Youngstown, OH 44512; 216/788-6583.

GO EBB or circle 33 on the Reader Service Form.

Phone Modem System

The Smart Communications System from 1-800-FLOPPYS is a new phone modem system that is compatible with most personal computers.

Selling for $99, the device allows users to access many online services, including CompuServe. Also included are a 30-day trial period, a one-year warranty, a toll-free technical support line, free Newsnet time and membership to the Delphi online database. Apple computer users also receive a free Apple Bulletin Board System.

For information, contact 1-800-FLOPPYS, 22255 Greenfield Rd., Southfield, MI 48075; 800/356-7797.

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Power Conditioners

Line 1 Power Conditioners from Topaz Inc. are designed to protect microcomputers from electrical noise and high or low voltage.

The new conditioners feature low output impedance, enabling them to protect micros against power-line disturbances while also meeting the "peak current" power demands of internal switched-mode power supplies.

For information, contact Topaz Inc., 9150 Topaz Way, San Diego, CA 92123-1164; 619/279-0831.

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Programming Language

Copylink-Plus from U.S. Digital Corp. is a software package for communications that is programmable. It allows procedures to be defined for communications in the same way that data procedures can be defined with database software.

The programming language uses easy-to-learn BASIC-like commands for flexibility. Features include simple English-like commands, 32 user-definable single-key command functions, 11 programmable auto log strings and XMODEM file transfer protocol.

For information, contact U.S. Digital Corp., 5687-H S.E. International Way, Portland, OR 97222; 503/654-0668.

GO EBB or circle 42 on the Reader Service Form.

Transfer Switch

CTS Datacomm has introduced the CTS 824 Dataselect data transfer switch,

which allows switching from one peripheral to another peripheral or computer.

The Dataselect switch eliminates wear on cables and connectors caused by cable swapping. The electromechancial switch does not affect the signals passing through it, and several switches can be interconnected for convenience.

Twenty-four lines can be simultaneously transferred between the A and B connectors. Any of the three RS-232C connectors on the unit can be used as inputs or outputs. The CTS Dataselect switch is priced at $99.

For information, contact CTS Datacomm, 6900 Shady Oak Rd., Eden Prairie, MN 55344; 612/941-9100.

GO EBB or circle 43 on the Reader Service Form.

Apple Keychart

The Keychart business graphics program from Softkey Software Products Inc. has been developed for operation on the Apple II, IIc and IIe computers.

Features include on-screen page layout preview capabilities, full presentation graphics and support of more than 20 different plotters and printers.

The program produces combination bar, line, symbol, pie, X-Y, horizontal bar and scatter charts from data compiled by various application software, including Lotus 1-2-3, Symphony, SuperCalc, VisiCalc, MultiPlan and Framework. The program retails for $375.

For information, contact SoftKey Software Products Inc., 18480 Decatur Dr., Monte Sereno, CA 95030; 408/395-1974.

GO EBB or circle 44 on the Reader Service Form.

Electronic Translator

The Translator 8000 from Langenscheidt Publishers Inc. is an electronic pocket dictionary. This electronic device is compact enough for handbag or pocket and is available in Spanish, French and German.

At the heart of this electronic dictionary is a microcomputer with 48K of memory. Each version of the Translator 8000, which retails for $69.95, is programmed with 8,000 words and phrases. Its bilingual memory produces 4,000 words in English and 4,000 in the designated foreign language. Users can "call up" a word in either language.

In addition, travelers can refresh their memories of a language by pushing keys that call up words at random for flashcard-style vocabulary testing. A 16-word memory bank can be used to store words of the traveler's choosing. Also, the unit can be used as a calculator, converting currency, metric measurements, the temperature or dinner tip.

For information, contact Langenscheidt Publishers Inc., 46-35 54th Rd., Maspeth, NY 11378; 718/784-0055.

GO EBB or circle 45 on the Reader Service Form.

Laser 3000 PC

Video Technology has introduced the Laser 3000 Personal Computer System, which is compatible with Apple II software and has a CP/M option.

Retailing for $499, the Laser 3000 includes a main unit, disk drive and disk controller. Bundled software includes Magic Window II (word processor), Magicalc (spreadsheet) and Magic Memory (database).

The main unit of the Laser 3000 features Microsoft BASIC, 64K RAM, which is expandable to 192K, numeric keypad, eight user-defined function keys, 80-column display, composite and RGB video output, four channel sound, printer interface, high-resolution graphics and eight colors. Other optional features are available.

For information, contact Video Technology (U.S.) Inc., 2633 Greenleaf Ave., Elk Grove Village, IL 60007; 312/640-1776.

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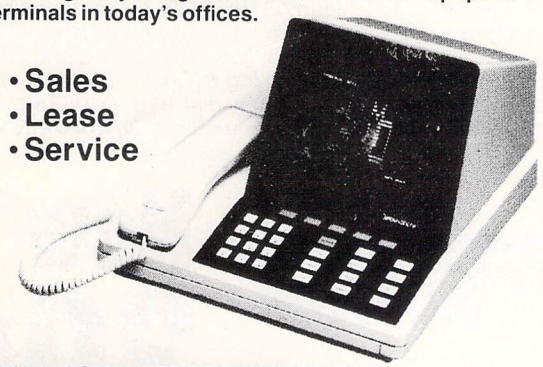

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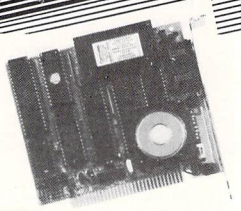

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5¼" Same as above, but bulk pack w/o envelope	**6497-BA**	0.49
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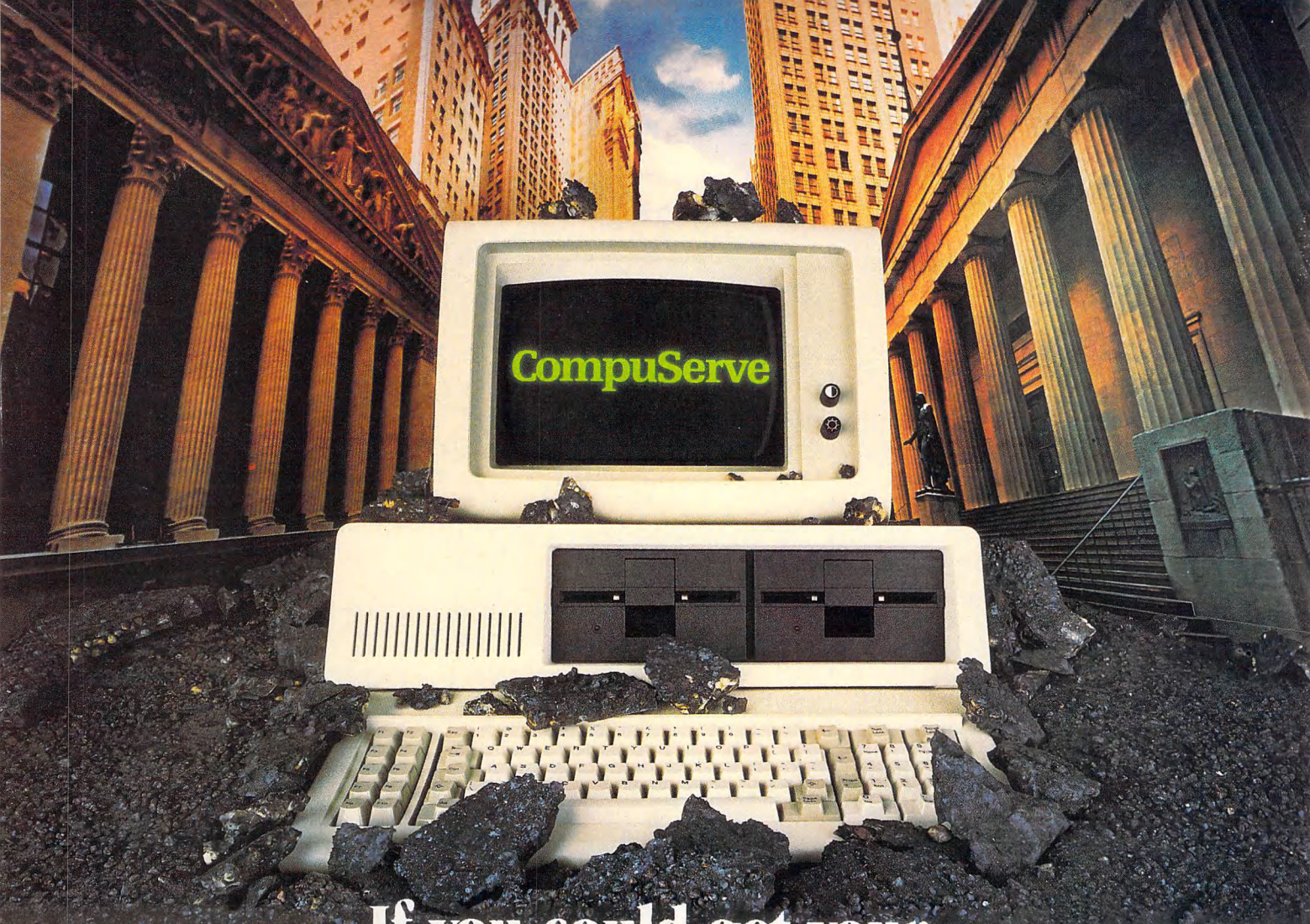

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Managing In The Middle

Does The Boss feel threatened by microcomputers?

Well, obviously not all of them do. Many executives of non-technical companies are themselves leading their businesses into high-tech developments.

Nonetheless, there is a definite backlash among some, particularly, I suspect, in the ranks of middle management.

Recently, I read a report from a prestigious newspaper editors' association that said some editors "worry about a declining ability to manage" reporters who become "more mobile with portable computers."

It quoted one editor this way:

"We were concerned about people with personal computers wanting to do their work at home, so early on we decided as a matter of policy that all work would be done in the office. We could see right away that the situation could get out of hand quickly by allowing work to be done at home."

Now, let's not make too much of this remark. Obviously, the editor is talking about a specific situation in his organization.

Still, it does point out an interesting attitude about the nature of work in the newspaper business and in other offices: Some bosses believe that "real work" can be done only under the watchful eye of a supervisor. The speaker is justified, I think, in believing that computers — particularly computers that talk to each other — challenge that arrangement. What I think he's not taking into account is that sometimes it isn't a bad thing to shake up the old ways of doing things.

Futurists like Alvin Tofler and John Naisbitt tell us that the office as we know it is the product of an industrial society. Through our emphasis on manufacturing, we've learned a way to make a product by bringing together all the workers in the same place and dividing the labors into three parts:

For upper management, the job is to think in abstract terms of the future of the product and how to keep it contemporary. In the middle are the supervisors, who are experts on the status quo — they know all there is to know about how to make the product as it now exists. They also are "information providers," teaching the workers who are the arms and legs of the business.

Variations on this structure have served us well for a century and a half.

More than that, this industrial system has influenced our lives at home as well as at work, becoming the very theme of our mass society. Our institutions — schools, employers, government, social organizations — all define as virtues such things as punctuality, standardization, simplification, universality. These ideals — many of which were foreign just 150 years ago in the last great society, the agricultural age — are necessary to making the system work.

The challenger to those industrial ideas is the so-called "information or technology age," and it has been heralded in some offices by the arrival of modest portable computers. These machines are revolutionary, in the truest sense of the word — they proffer a change in the very structure of the way we do business.

That's because computers are earth-shaking generalists in a world of specialists and cut across all those well-defined management lines. For instance, the same machine that helps top management plan the future also can help the front-line workers by reducing repetitive chores. Moreover, the workers don't have to depend so much on middle-management supervisors for information. Questions might be answered once in a database that can be accessed every time the issue subsequently arises; problems that call for computations can be done on a desktop rather than requiring an interdepartmental summit meeting to request mainframe computer time; online resources — either at the company or outside — can provide background and details for perspective on projects.

Well, I think it's right about here that some of those middle management supervisors begin to squirm. They stop seeing those nifty portable computers as super tools and start seeing them as gung-ho, know-it-all "employees" who are really after their jobs.

Of course, I'm not saying every boss is technophobic, but we all know that some are. One business executive I know is so put off by high-tech equipment that when he talks about computers, he personifies them. I'm sure he's not aware he's doing it, but he could easily be talking jealously of a human rival. He complains to me that computers don't get grouchy; they don't get eye strain; they don't get forgetful or moody or insensitive or hung over. (And he calls *me* a "computer nut.")

In addition, I think he feels downtrodden because he knows in his heart of hearts that nothing will stop the integration of computers into every facet of business, just as the automobile was integrated more than 60 years ago. We all have a vested interest in making that transition as smooth as possible.

Oh my. Do we all have to hug the boss and tell him it's all right?

No, I don't think so. But we should get the message across to a middle manager like my friend that he has no computerized competitor. He needs to know that the same machines that can make work easier and more efficient at the highest and lowest ranks of the office can help him, too. The computers can shoulder some of the burdens of middle management — the paperwork, the record-keeping, the scheduling — and let him spend more time with his people. The best middle manager, no matter what the business, always has been a "people person," one who gives high priority to the unique and special problems of individuals. That's something even we "computer nuts" wouldn't want assigned to a machine.

I'd also like to convince my friend that computers can open new possibilities for him. For instance, I'd like to see more supervisors using the networks we all use to talk with their counterparts hundreds of miles away, to share ideas and gripes and problems and solutions.

There's been a lot of talk over the last few years about the concerns of front-line workers being "automated" out of their jobs. It's a subject worthy of our time — perhaps one of the biggest social issues of the coming decade — and we need to raise the topics of retraining as well retooling our businesses. But in our consciousness-raising, let's not forget another group of workers who may be feeling displaced — the men and women in the middle.

Charles Bowen is a contributing editor of Online Today. *His CompuServe User ID number is 70007,411.*

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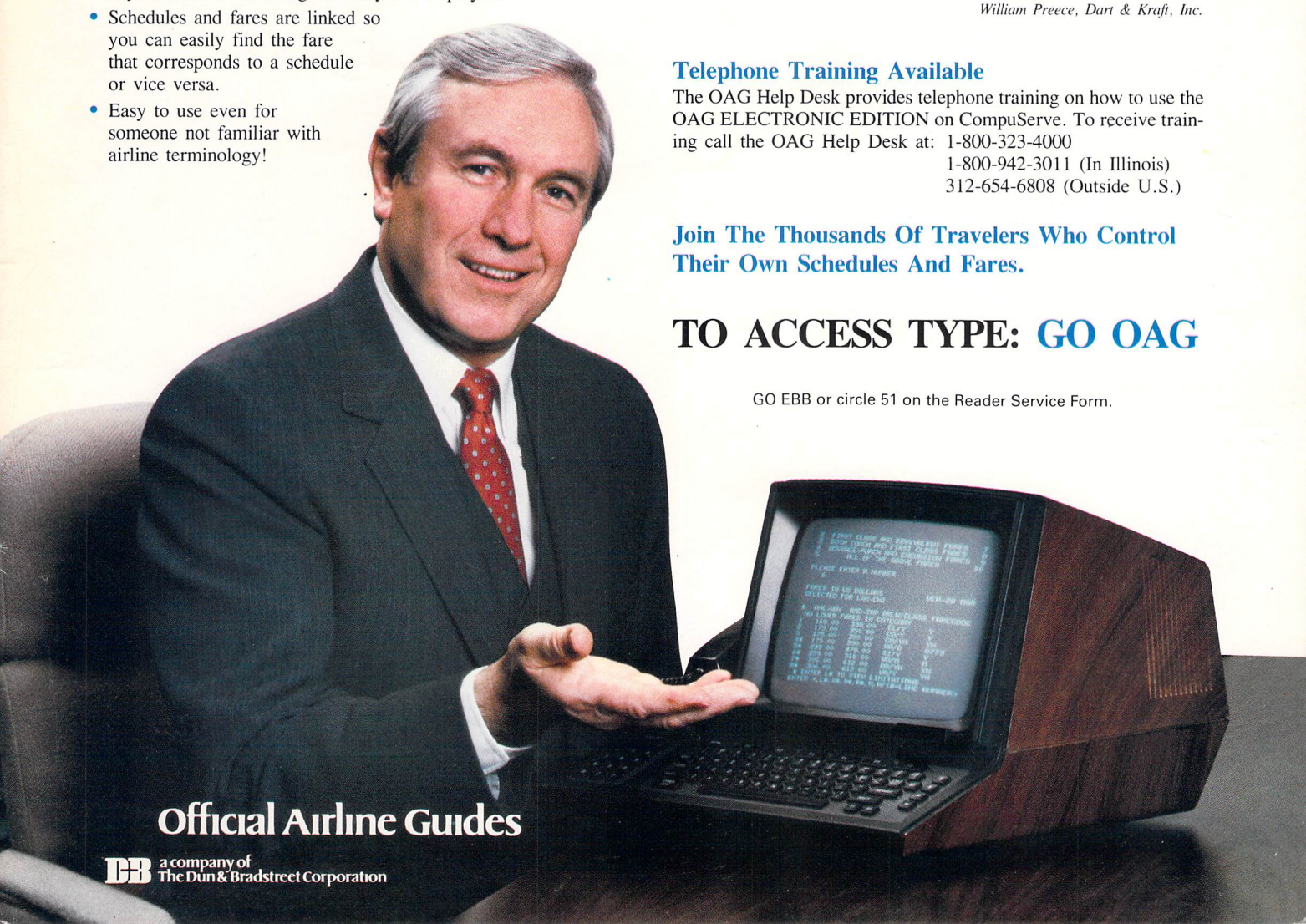

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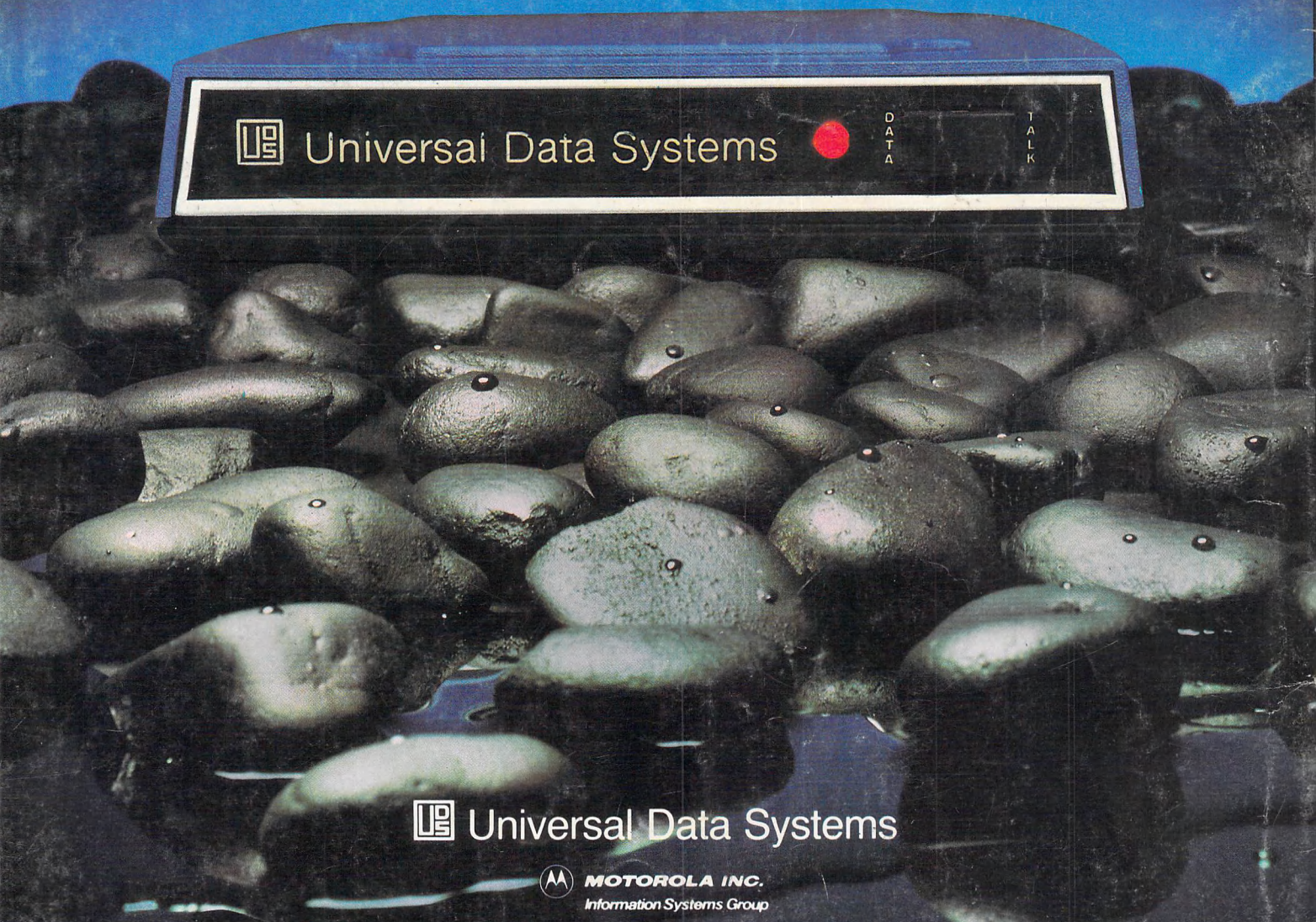

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